

HomeSec
BUSINESS FINANCE

Becoming a
HomeSec
Funding Partner

JUNE 2022

www.homesec.com.au www.homesec.co.nz





About

HomeSec Business Finance

Founded by Paul Stone in 2004 using his own capital, HomeSec has developed a strong reputation for ethical lending , and outstanding service.

The company was later joined by Jason Brockmuller as Joint CEO in 2008, and a year later started taking on funding partners. As a testament to the Funding Partner Program, the very first Funding Partner is still lending with HomeSec to this day.

The company is renowned for it's ability to fund business loans quickly, without compromising prudent loan assessment and due diligence. The directors also have their own money in every loan the company funds, giving the Funding Partner added peace of mind.

HomeSec also has a strong tech focus. In 2020, HomeSec expanded its lending business to New Zealand, and has enjoyed an amazing level of growth in such a short time.

Meet the Management Team



Jason Brockmuller

Joint CEO & Head of Treasury



Paul Stone

Joint CEO - Founder



Catriona Anderson

General Manager & Head of Credit

Short Term Business Loans

**What are they
& why would a business
require one?**

Short Term Business Loans

aka Bridging Loans for Business

Ever been in a situation where a crisis or an opportunity comes along out of nowhere? It's happened to everyone, and despite best efforts to plan ahead, the unexpected can happen.

It then means you need to instantly raise a large amount of money. **So what do you do?**

That's where Short Term Business Loans are a lifesaver for business owners, property developers, and even for last minute property settlements. We can fund approved applicants within 24 hours from the time they apply.

Our finance solution is simple – if you have sufficient equity in real estate, and a business purpose for the money, we will fund you in 24 hours.



Short Term Loans

Examples of why people need one

- ★ A business owner has the opportunity to buy the café down the street, but it's an urgent sale so the first person with the money gets the opportunity.
- ★ A business owner has ignored a tax debt or creditor, & due to plausible reasons, doesn't have the funds to immediately pay.
- ★ A property buyer thought they had their finance in place for their property purchase, but they find out at the last minute that the funds won't be ready in time.
- ★ A builder has just won a major contract and has to start straight away. He needs funds immediately to buy additional materials and have extra cashflow to carry him through until the revenue starts to flow in.



To get a Short Term Business Loan with HomeSec, we require the following:



A full applicant for finance, outlining the purpose of the loan, and the Exit Strategy, plus all of the supporting evidence.



Sufficient equity in real estate security owned by the borrowers. We do our own in-house valuations for added peace of mind.



All borrowers must see their own lawyer to receive Independent Legal Advice when signing our loan contracts.



The lawyer fully certifies the ID, and a Verification of Identity (VOI) required for all borrowers and guarantors on the loan.

Becoming a Funding Partner

**Why fund business loans
with us?**

Why Fund Business Loans With Us?



Solid Returns for Low Risk

All of our loans are secured against standard residential & commercial real estate security.

Funding Partners enjoy returns of 6%pa to 18%pa when their funds are deployed.



Established & Respected

17 years of successfully lending to businesses across Australia & NZ.

Our success comes from a strong ethical focus, clear processes, & an emphasis on a well managed loan book.



Strong Tech Focus

Our tech teams are constantly building new advanced technology to enhance the customer experience, & make HomeSec the market leader when it comes to technology and innovation

It's all about Security

All of our business loans are secured against real estate

Your money is secured directly on real estate security offered up by the borrower for each loan. Most security are residential houses or land, and some small commercial properties.

You are also the mortgagee on every loan we fund together. This gives you added peace of mind.

There is no pooling of funds. Each loan is 'stand alone', so you know what your money is secured against.

You know exactly where your money is at all times. It's either in your bank account, or secured by way of a mortgage on a piece of real estate, with your name on the mortgage.

All loans are Short Term of 1 to 12 months, meaning higher returns & less exposure to market declines.

We use the most experienced mortgage law firm in & Australia and New Zealand.

Funding Partner Returns

Solid Returns Without the Risk & Volatility

Funding Partner Returns*

1st Mortgages – returns of 6%pa - 12%pa & 2nd Mortgages – returns of 8%pa to 18%pa

*while funds are employed on loans

All Loans are secured against real estate

- We lend across the country to avoid concentration in one state or geographic area.
- We only lend on real estate in densely populated locations in Australia (for AU Funding Partners), & in New Zealand (for NZ Funding Partners).
- 90% of security properties are residential. We do not lend on farms, specialised, industrial, or incomplete properties.

All loans are for Business or Commercial Purposes

All of our loans are unregulated (non NCCP), and we never fund any consumer loans.

Your entity is noted on the mortgage as mortgagee

So you're in complete control of your money.

We do all the work

- We spend the money to source the loans
- We assess, and do a full due diligence report you on the ones we approve
- We manage the loan contract, & the whole process right through to settlement
- We then manage the loan through to full repayment
- We fund and manage any recovery (if required)
- There are NO FEES PAYABLE BY YOU...Ever!

Experience and Transparency

Enjoy fantastic returns with the assurance that comes with 17 years of experience in short term business lending. In addition, we provide extensive due diligence reports, use watertight loan contracts, use the most experienced mortgage lawyers in AU & NZ, & have a 100% success rate on all recoveries.



HomeSec

BUSINESS FINANCE

Ready to Start?

Becoming a HomeSec Funding Partner is easy.

Simply call our dedicated Funding Partner line on

AUSTRALIA +61 3 9017 8277

NEW ZEALAND +64 9 888 6550

for more information, & to obtain a copy of our Funder Agreement.

AUSTRALIA OFFICE



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