

ABOUT GPS

The GPS group was founded in 1994, and is an owner operated, Brisbane based company. GPS is able to offer loan products that compete directly with other property lenders based on an overriding market principal of price and service. These translate to time savings and a high level of certainty for Borrowers where time is money. GPS Borrowers value the ability of being able to talk directly with, and gain advice from, the decision makers.

PRODUCT OVERVIEW

Loan purpose	Residential unit and townhouse development projects in South East Queensland and Northern NSW
Maximum loan term	Up to 18 months
Repayment type	Interest only
Interest rate type	Fixed
Loan amount	See below for pricing

KEY BENEFITS

- No presales required prior to refinance/acquisition.
- LVR's up to 70%# on completion.
- TDC's up to 85%#.
- GPS are not brokers. We operate our own funding lines.
- GPS is owner operated, which translates to better service for you and direct access to the decision makers.
- GPS operates in a niche lending market typified by development loans that are too large for the local bank manager but too small for a bank's property section.
- Work with a valuation, legal and QS panel who have been vetted by GPS, and understand construction market lending.
- GPS's directors are skilled property lenders, with some being experienced property developers in their own right.

PRICING

\$3 million - \$6 million

Interest rate	9.75 - 11.95% p.a.^
Application fee*	from 1.75% of loan amount (plus GST)
Line fee	1.0% p.a. of loan amount
Maximum LVR	70% on completion value ^{1#}
Presales required	Nil

\$6 million - \$10 million

Interest rate	11.95% p.a.^
Application fee*	from 1.50% of loan amount (plus GST)
Line fee	1.0% of loan amount
Maximum LVR	65% on completion value#
Presales required	Nil

Under \$3 million and over \$10 million - on application

WANT TO APPLY?

Contact GPS's Managing Director, Richard Woodhead, today to discuss your application.

✉ richard@gpsinvest.com.au

☎ 07 3211 8884

📞 0427 574 246

Engage with us and learn more:

@ www.gpsdevelopmentfinance.com.au

in [linkedin.com/in/rwoodhead](https://www.linkedin.com/in/rwoodhead)

✉ lending@gpsdevelopmentfinance.com.au

📍 GPO BOX 2252, Brisbane QLD 4001

* Excluding val., QS & legal fees | # Net of GST | ^ Depends on risk grade of Borrower | ¹ Maximum LVR up to 75% may be considered for the right deal