**AUSTRALIAN MORTGAGE EXCHANGE**

**Capital Protected Investments**

Ame-x together with their partners, have over 60 years experience in private loans and mortgage backed securities and are excited to be able to offer our clients the opportunity to invest in cash flow positive investments.

We specialise in Australian Capital Protected Investments secured by 1st and 2nd mortgages over Australian property as principal and on behalf of individual investors and investment funds based in Australia, USA, UK, Canada and a number of other countries. Many of our clients are Australian Self-Managed Superannuation Funds.

We offer our clients personalised attention and service, supported by the intelligence and experience of an expert team savvy in cash flow positive global financial transactions.

Our approach is forward thinking and we embrace our role to ensure efficiency, safety and accountability to all Clients involved in the process.

**WHAT IS A CAPITAL PROTECTED INVESTMENT?**

A Capital Protected Investment is a type of asset-backed security that is secured by registered 1st and 2nd mortgage over Australian property. When you invest in a capital protected direct mortgage you are essentially lending money to a property owner or business, while securing your money by taking a mortgage on the property just like a bank does. This model of investment has proven to be one of the most safe and profitable investment strategies when done correctly, and that’s mainly why all banks fight for a piece of the mortgage market.

Investing in direct mortgages is a very popular choice for many private investors and Self-Managed Super Funds (SMSF) seeking safe, high returning alternative investments to cash or fixed interest bonds. You get the added security of property security, and a ironclad default twenty one day buy-back guarantee, which means that in case of a default your mortgage will be bought back by the manager without questions.

**INVEST SAFELY**

Invest safely knowing that your funds are protected by:

* Law Society Trust Accounts insurance
* Fixed and floating charge over Special Purpose Vehicle through a Commercial Facility Agreement
* Registration as an interested party on all 1st and 2nd mortgages
* Manager 21 day buy-back guarantee in case of a default event
* A buy-back guarantee insurance policy backed by a AAA-rated fund
* If the manager is unable to buy back the mortgage, the buy-back guarantee policy acts to protect your capital
* Regular on-line reporting and real time information on the website

**PRODUCT OVERVIEW**

All loan applications go through a rigorous 20 point underwriting check, are professionally inspected and valued (your mortgage will be a maximum of 75% of the secured property value), and then be properly secured by a registered mortgage against a property by Gadens Lawyers, a well renowned Australia wide, fully licensed and insured solicitor firm.

* Minimum individual amounts: $50,000 AUD
* Maximum individual loan amounts: $500,000 AUD
* Average Loan to Value Ratio (LVR): 60%
* Maximum Loan to Value Ratio (LVR): 75%
* Choice of 3 - 12 months loan term

**LIQUIDITY**

This opportunity introduces liquidity to private direct mortgages and combines that with credit enhancement to alleviate problems for individual investors and Self Managed Super Funds, primarily lack of liquidity, unacceptable/unquantifiable risk and lack of professional management.

* Target Investment Term: >24 months
* Minimum investment term: 12 months
* Redemption is by 90 days written notice (subject to a minimum period of 12 months)

**INVESTOR RETURNS**

Investing in direct mortgages will get you several steps ahead of everyone else in terms of investment returns. Our investors Return On Investment (ROI) is a minimum of 10% p.a.

Choice of:

* In the Settlement Fund, interest payments are paid to the “Lender” quarterly in arrears on the (15th day of December, March, June and September.
* Settled Loans pay interest up-front for the duration of the particular mortgage at the specified loan rate.

**WHAT RISKS ARE INVOLVED?**

The first safeguard is choosing the right investment finance and or legal professional to do business with. We have a team of professionals with extensive experience in direct mortgage funding and mortgage backed invest.

Led by Gary FitzGerald, who is considered one of the true experts in direct mortgage lending and securitising sector, Gary has over 20 years of expertise in the financial service industry.

George Boschma and his team have over 40 years experience in the financial service industry. George and his team are passionate about cash flow strategies and committed to build your wealth thereby securing your financial future.

Together, our approach ensures the development of flexible, financial strategies tailored to your individual situation.

Another risk reduction factor is that all our mortgages come with a guaranteed buy-back guarantee. If the mortgage you purchase defaults the manager will buy it back from you so that you lose no capital, no questions asked! In addition we have comprehensive underwriting guidelines designed to protect the lender at every stage of the investment process.

**HOW IT WORKS AND THE BENEFITS TO YOU:**

We have the flexibility to make the Capital Protected Investment work positively in two ways for our clients, depending on your goals and the amount available to invest.

You in invest your funds into a Settlement Fund; this fund works similarly to the typical term deposit account only our returns are much higher. You then have two options:

Option 1: REMAIN IN THE SETTLEMENT FUND

The Settlement Fund’s investor benefits at a glance:

* Minimum return of 10% pa assured
* Investment min $50,000AUD
* Min term 24 months
* Interest paid quarterly
* Self Managed Super Fund compliant

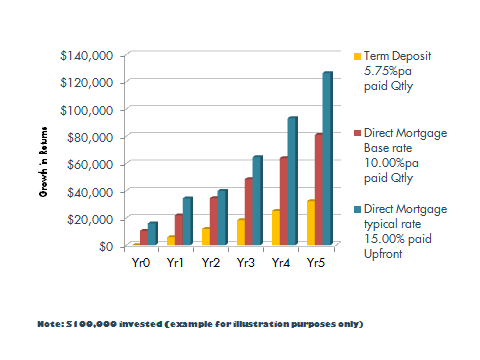
**Option 2: SETTLED LOANS**

For investors’ seeking greater control and returns Settled Loans offer the ability for you to select the loan terms like rate, duration, and LVR.

The Settled Loan investor benefits at a glance:

* Identify terms for a Settled Loan to suit your circumstances
* High returns
* Registered as interested party on mortgage over Australian property
* 21 day buy-back capital protection assured
* Self Managed Super Fund compliant

The graph below illustrates the comparison between typical investment returns for term deposits currently offered by the banks, returns on the Settlement Fund and option 2, Settled Loans.



Which outcome will better benefit your investment objectives?