

Money Partner Checklist

- Received and understood a clear written deal summary
- Independently verified the property valuation
- Obtained independent legal advice from my own solicitor
- Formal Loan Agreement in place and signed
- Personal Guarantee from the deal finder in place
- Security interest registered on the property title as a first mortgage or caveat
- Funds Direction Notice in place — I know exactly where my funds are going
- LVR does not exceed 80% (ideally below 70%)
- Deal finder's identity, experience, and references confirmed
- Deal finder has a clear, realistic exit strategy for repaying me
- Spoken with my accountant about tax implications
- If using SMSF: trust deed permits private lending and investment strategy is updated
- If using SMSF: borrower is not a related party and loan is on arm's length terms