

Advanced Due Diligence (Deals Over \$300,000)

- Title search confirming current registered owner and all encumbrances
- Rates and land tax search confirming no outstanding amounts
- Planning search confirming zoning and pending applications
- Building and pest inspection report
- For development: development approval in place or conditions fully understood
- For commercial: all leases reviewed and tenant creditworthiness confirmed
- Deal finder's company or trust ASIC search — in good standing, no charges
- PPSR search against deal finder and any company or trust used
- Identity of all parties verified (100-point ID check)
- Source of funds confirmed and documented
- Proof of insurance provided — money partner noted as interested party
- Independent valuation within last 90 days
- Loan Agreement covers: default, death, incapacity, insolvency, extension, dispute resolution