



**BLUEYS**  
BEACH



**Loan  
Market**

# FINANCIAL SERVICES

For your Blueys property financing,  
we're by your side, from start to finish.



**Loan  
Market™**

## Meet Sam

### **Your Blueys loan broker and financial planning guru**

Since 2010, Samuel has been a dedicated and passionate professional in the Financial Services sector, bringing a wealth of expertise in Financial Planning, Compliance, and both retail and commercial lending. With over a decade of experience at CBA and Westpac, he possesses an intricate understanding of banking processes.

Samuel specialises in financing land and construction loans and has in-depth knowledge of the Bluey's development, where he serves as the retail lending specialist and is also a proud owner.

He holds a Certificate IV in Mortgage Broking and is a member of the Finance Brokers Association of Australia (FBAA). Samuel earned his Bachelor of Commerce degree, majoring in Accounting & Finance, from Bond University.

## About Loan Market

Loan Market brokers can compare over 60 lenders and thousands of loan products to find the right loan deal for you. They can also play hardball with your chosen lender to get you a competitive rate.

## Why Loan Market?

**We're not a bank, nor are we owned by one.**  
A bank works for its bottom line. We work for you.

**Family taking care of family.**  
We're a family-owned business, helping Aussies and Kiwis with their goals for nearly 30 years.

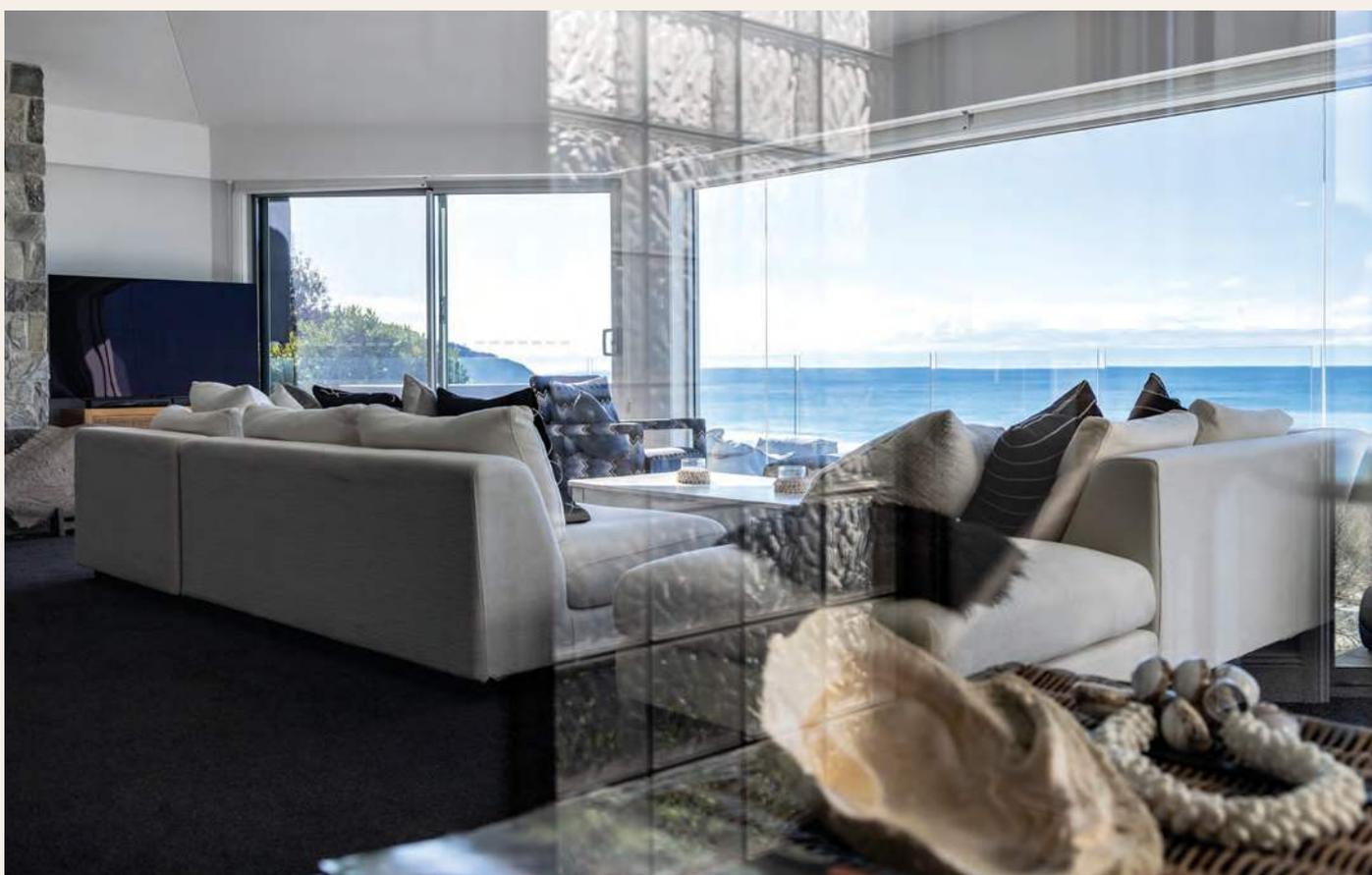
**Power to negotiate.**  
With 60+ banks and lenders on our panel, we give you choice and power.

**Keeping it simple.**  
We break it down for you – no jargon.

**Free for you.**  
We get paid by the lender you choose.

# What is your need?

Customer Profile	FAQ's
<p><b>All Cash</b> I have enough cash to buy the land and pay for the build without getting a loan.</p>	<ul style="list-style-type: none"> <li>• Is there any benefit to me not just using my cash?</li> </ul>
<p><b>Some Cash, No Equity</b> I have some cash I can put towards a deposit, but I either don't have another property to pull equity out of, or I don't have any equity in my existing property/ies.</p>	<ul style="list-style-type: none"> <li>• What is the best way to spend our money? i.e. on the land or on the construction?</li> <li>• Will I have enough money?</li> <li>• What do I need to spend my cash on?</li> <li>• What is the minimum cash I need?</li> </ul>
<p><b>No Cash, Some Equity</b> I don't have any cash, but I have an investment property/home which I can access some equity from.</p>	<ul style="list-style-type: none"> <li>• How do I access the equity in my other property?</li> <li>• Is it better to use as much equity as possible?</li> <li>• If my equity doesn't cover the land and construction, what do I do?</li> </ul>
<p><b>Some Cash &amp; Some Equity</b> I have some cash as well as some equity - what is the best use of my cash/equity?</p>	<ul style="list-style-type: none"> <li>• What is the best allocation / distribution of my cash and equity?</li> <li>• If I want to use my cash, does it make more sense to put more cash into the land or the construction? What are the implications of using my equity?</li> </ul>
<p><b>No Cash, No Equity</b> I don't have any cash or equity - do I have any options here?</p>	<ul style="list-style-type: none"> <li>• Is there a strategy that exists that allows me to buy?</li> </ul>





## Different needs for different folks

There are many different ways to fund your lot which will vary for every purchaser. At a high level, there are 3 financing options.

1. **Purchase the land outright and borrow against the value of the land.** This option will require putting down a large amount of cash / equity but will enable you to not need a construction loan.
2. **Put down a 20% deposit on the land and then borrow against the 'As If Complete' value of the property.** This option will require the least cash / equity deposit but will require you to take out a construction loan.
3. **Cross securitise your current property/ies with this purchase and use your existing equity to fund the land and construction.** This option is a combination of options 1 and 2 and will vary for each purchaser based on their available cash and equity.



# Rates depend on how you wish to fund your purchase

Rates vary depending on:

1. The lender
2. Whether the property is to be a home, holiday home or investment property
3. Your aggregate LVR across all assets; and
4. Whether we are able to go with a top tier lender or mid tier.

Customers can expect a rate from **6.10% to 6.80%** for the construction loan and the same for the land loan, again, depending on the above.

## Repayments guide

Repayments based on an Interest Only, Investment loan of 6.50%

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\$500,000 loan = \$2,708 per month  
\$750,000 loan = \$4,062 per month  
\$1,000,000 loan = \$5,417 per month  
\$1,500,000 loan = \$8,125 per month  
\$2,000,000 loan = \$10,833 per month  
\$2,500,000 loan = \$13,542 per month  
\$3,00,000 loan = \$16,250 per month

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## Deposit requirements

Generally speaking, the minimum deposit on the land will be 20%.

There will be a 10% deposit required to be paid when the lot is purchased with the other 10% to be paid at settlement (via cash or equity).

The remainder of the balance (80%) + the cost of construction can be funded through a loan.

## Stamp Duty guide

Stamp duty is payable on the value of land at the point of settlement.

Given this will be vacant land, the stamp duty brackets are:

\$1,000,000 = \$40,233  
\$1,500,000 = \$66,053  
\$2,000,000 = \$93,553  
\$2,500,000 = \$121,053  
\$3,000,000 = \$148,553



# The path to your new lifestyle



## Step 1

Customers will work with Sam Landis to understand their borrowing capacity and optimal lending structure



## Step 2

Customers will purchase the land and pay a deposit of 10%



## Step 3

Customers research and identify the builder they want to use



## Step 4

When construction is 3 months away from being ready to commence, customers work with Sam Landis to initiate construction loan or equity release



## Step 5

Customers are approved for whatever lending is required



## Step 6

Settle on the land and pay the remaining 90% - this can be either cash or equity



## Step 7

Construction commences



## Step 8

Periodic payments are made to the builder



## Step 9

Build is completed, keys handed over



## Step 10

Depending on loan structure and purpose, loans switch from construction / interest only to a P&I home/investment loan



## Step 11

Applicants enjoy their home / holiday home / investment property



## Speak to Sam

If you'd like to understand how much you can afford to borrow, how much cash you will be required to deposit, what investment options you have and any other finance related question about the development, reach out to Sam today for an obligation free conversation.

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