Titan
Capital

LIVE 2:37:36pm AEDT

WED 18 NOVEMBER · 12:30PM AEDT

Pull up a chair.
Titan, live.





Kieran Ronan
Business Development Manager



Darren Yow
Relationship Manager

BEFORE WE START

Half an hour. Questions at the end.

01 · ASK OUT LOUD

Raise your hand

Mics are off. Use the hand button in Teams and we'll unmute you.

02 · ASK PRIVATELY

Type it in Q&A

Kept private, not shown to anyone else on the call. Chat is off.

03 · PRIVACY

No client names

Suburb, loan size and what it's for is plenty.

04 · RECORDING

It's recorded

Registrants get it afterwards. If you're unmuted, you're on it.

TODAY

Four parts, thirty minutes.

01 Who we are

02 The market and what we lend

03 Four deals, four shapes

04 Your questions

A lender built for brokers.

2016

The year we started lending to small and medium businesses.

$1B+

Settled since 2016.

In-house

Sales, credit and settlements under one roof.

RECOGNISED ACROSS THE INDUSTRY



fundstream

Proudly part of the Fundstream Group.

Fundstream is Titan's parent group. Alongside our two bank-funded warehouses, Fundstream's wholesale funds are how we fund the deals you send us.

10+
Years established

$720m
Loans managed

800+
Loans originated

INTERESTED IN INVESTING?

Everyone on today's call will get the Fundstream information pack by email after the session.

It covers upcoming opportunities if you're keen to hear more. If not, no worries at all.

Fundstream Asset Management Pty Ltd is a corporate authorised representative of Brindabella Investment Group Pty Ltd (AFSL 510735). Investment opportunities are for wholesale clients only. General information only, not advice. Figures from fundstream.com.au.

01 · THE TEAM

The people behind your deals.

Sales, credit and settlements in the one office. Nobody hands your client to a third party.



Straight talk on the market.

WHAT'S CHANGED

The market's a bit tougher right now, as we all know. Credit profiles across private lending have tightened.

WHERE WE ARE

We're still settling deals every week and going strong.

WHAT SETS US APART

A lot of private lenders don't have money to deploy right now. We're bank funded, so we do.

WHAT GETS THE BEST OUTCOME

1 **A clean credit profile**

2 **A strong sponsor**

3 **A clear exit**

= **The sharpest pricing**

The client we're built for.

BORROWER

A company or trust

Not individuals in their own name.

PURPOSE

Business purpose

Equity release, working capital, ATO debt, refinance.

GUARANTORS

One scoring 550+

At least one guarantor, not all of them.

SECURITY

Residential, first mortgage

House, townhouse, unit, apartment or metro land.

GEARING

Up to 75% LVR

60% on Mega Loan and Land Plus.

EXIT

A clear way out

We assess the security and the exit, not just the bank statements.

02 · THE SECURITY WE TAKE

First mortgage over residential.

Standard Term

MOST DEALS

75%

max LVR

From 7.99%

Security	**House, townhouse, unit**
Loan size	**$200K – $7.5M**
Term	**3 – 24 months**
Location	**Metro and non-metro**

Mega Loan

LARGER LOANS

60%

max LVR

From 8.25%

Security	**House, townhouse, unit**
Loan size	**$7.5M – $15M**
Term	**Up to 24 months**
Location	**Metro**

Land Plus

VACANT LAND

60%

max LVR

From 7.99%

Security	**Residential land**
Loan size	**$200K – $7.5M**
Term	**12 months**
Location	**Metro**

Indicative rates, November 2026. Subject to credit assessment. Business purpose only.

The terms brokers ask about.

BROKERAGE

Paid on settlement

No clawback.

EXIT FEE

Nil

3 month minimum term.

LINE FEE

0.10% a month

ESTABLISHMENT

Set per deal

Confirmed in the indicative terms.

CREDIT SCORE

550 or above

For at least one guarantor.

LEGAL COSTS

From $2,200

Plus disbursements. Mega Loan $3,000–$6,000.

02 · QUICK-FIRE · HAVE A GUESS

Yes, it depends, or no?

01	Company borrower. $850K against a house in Penrith to clear an ATO debt. 55% LVR.	Yes · Standard Term
02	An individual wants $400K against their own home to renovate it.	No · personal, individual
03	Trust borrower. $9.5M against a house in Mosman for working capital. 58% LVR.	Yes · Mega Loan
04	Company borrower. $2M against a house in Dee Why on the Northern Beaches at 70% LVR. No credit score pulled yet.	It depends · 550+ score

Hypothetical scenarios. Every deal is subject to credit assessment.

Two people on every deal.

OUT WITH YOU

Your Relationship Manager

Meets you and your brokers, brings in the scenario, helps structure the deal and walks you through the product. Your day-to-day touch point at Titan.

INSIDE TITAN

Your internal BDM

Takes the deal from the moment it lands all the way to settlement: pricing, credit and settlement. One more point of contact, so every deal is handled with care.

Scenario	Pricing	Valuation	Credit	Settlement
RELATIONSHIP MANAGER	INTERNAL BDM	INTERNAL BDM	INTERNAL BDM	INTERNAL BDM

We aim to settle within 10 days. Credit and settlements are in-house.

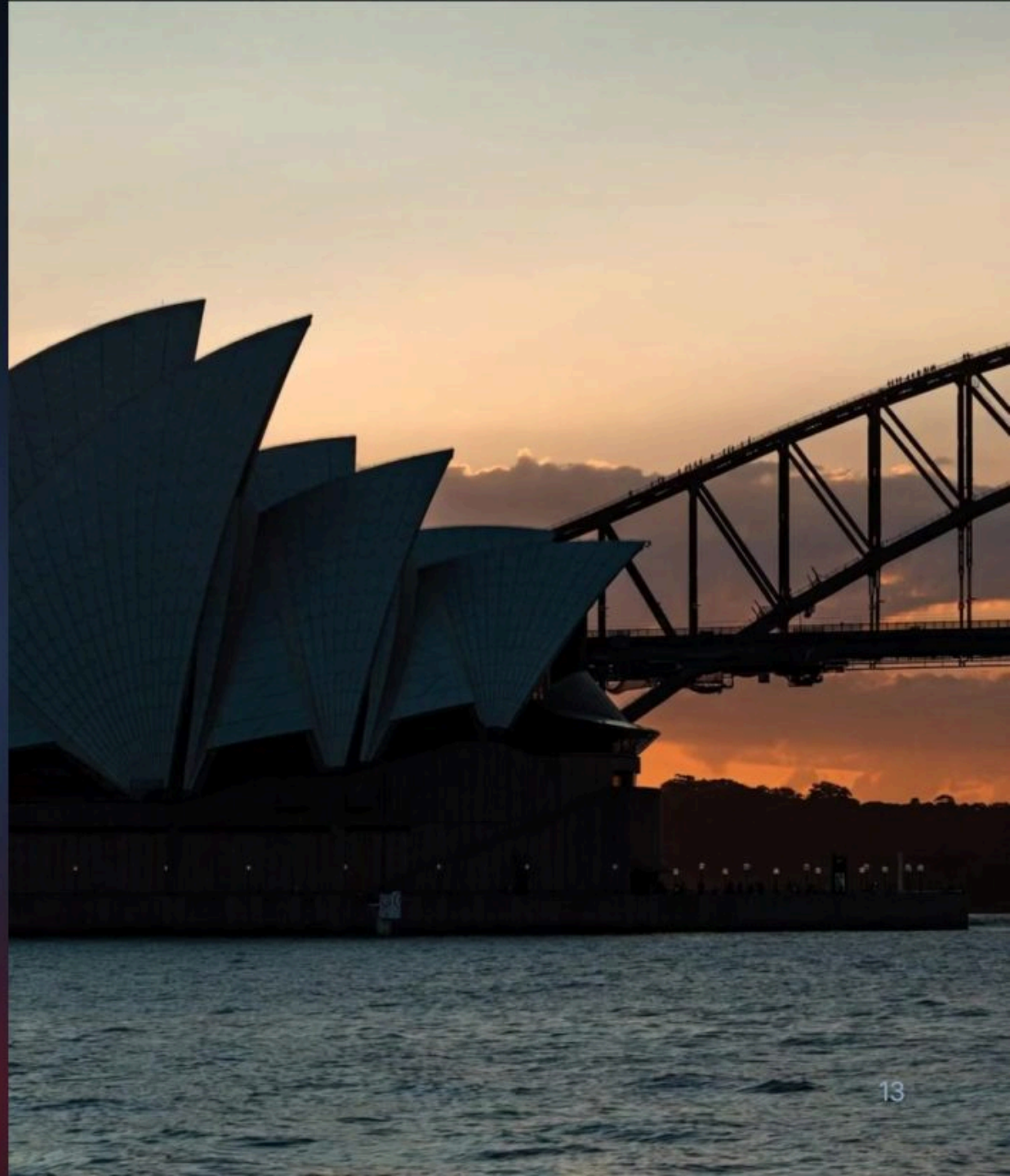
Four deals, four shapes.

01 **$3M ATO payout**
Dover Heights, NSW · Standard Term

02 **Owner-occupied equity release**
Northern Beaches home, funds for the business

03 **A developer on metro land**
Box Hill, NSW · Land Plus

04 **Company purchase**
A new Brisbane apartment, bought in a company's name





DEAL 1 OF 4 · THE STANDARD DEAL

Dover Heights, NSW · Refinance and ATO payout

$4.42M

Including $3M of ATO debt, cleared at settlement.

55.25% LVR Standard max 75%

THE PROBLEM

The client had $3M of ATO debt. Plenty of lenders won't touch that, and the borrower needed the loan to clear it.

HOW WE READ IT

An $8M security carried the ATO debt and the existing loan comfortably, so we paid both out on the day.

THE OUTCOME

Settled at 8.35% over 12 months. Facility and ATO cleared in one go.

Real Titan deal, client details anonymised. Photo is illustrative, not the security property.



DEAL 2 OF 4 · OWNER-OCCUPIED EQUITY RELEASE

Sydney's Northern Beaches, NSW · Equity release for the business

$1.42M

Equity from the family home: owner-occupied, in a personal name.

31.6% LVR — Standard max 75%

THE NEED

Working capital for the business, and a tax bill to clear.

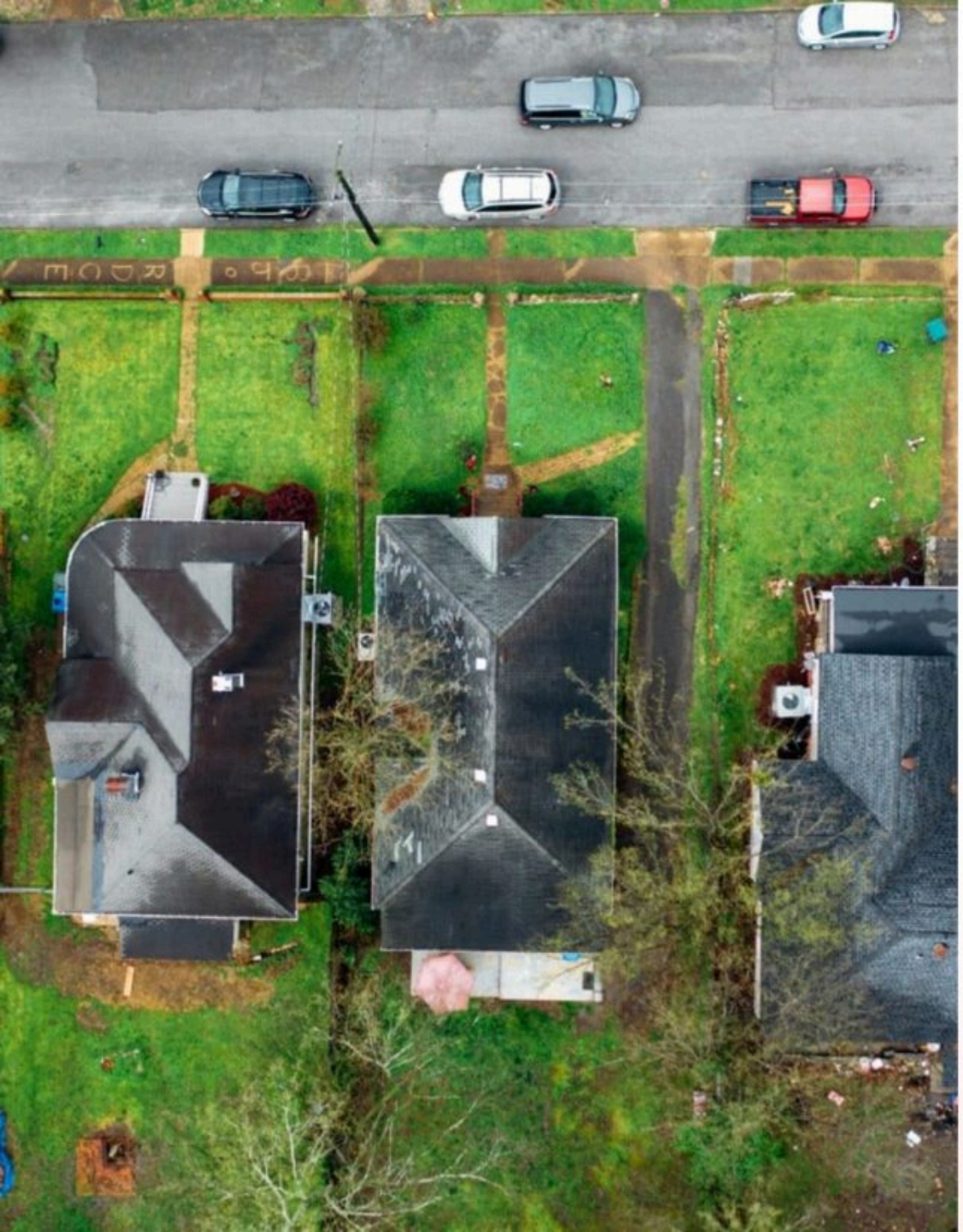
HOW WE READ IT

A $4.5M home with no debt, so the loan sits at just 32% LVR.

THE OUTCOME

$1.42M over 24 months. ATO paid at settlement, the rest to the business.

Real Titan deal, client details anonymised. Image is AI-generated, not the security property.



DEAL 3 OF 4 · METRO LAND · EXAMPLE

Box Hill, NSW 2765 · Three vacant residential lots

$1.6M

An experienced developer in his late 70s, funding his next project.

56.1% LVR Land Plus max 60%

THE NEED

His company holds three registered lots and needs funds for approvals and pre-development costs.

HOW WE'D READ IT

Age isn't the test. About $2.85M of metro land, decades of experience and a clear exit: sell a lot or refinance.

THE SHAPE

$1.6M Land Plus facility, 12 month term, first mortgage over all three lots.

Example scenario to show the deal shape, not a settled deal. Photo is illustrative.



DEAL 4 OF 4 · COMPANY PURCHASE

Newstead, Brisbane QLD · New apartment purchase

$1.1M

A new Brisbane apartment, bought in the company's name.

65.0% LVR — Standard max 75%

THE NEED

A family company buying a new apartment for its family trust.

HOW WE READ IT

Valued at $1.7M, so 65% LVR. Paired with an equity release on their Sunshine Coast home.

THE OUTCOME

Credit approved: $1.105M over 12 months, settling on completion.

Real Titan deal, credit approved, not yet settled. Details anonymised. Image is AI-generated.

04 · YOUR QUESTIONS

Over to you.

Jaydyn Englefield, our internal BDM, is here to answer your questions.

Raise your hand and we'll unmute you. Or type it in the Q&A, where it stays private.

SEND US A SCENARIO

scenario@titancapital.au

Or submit it online at **titancapital.au/brokers**

IF YOU REMEMBER ONE LINE

Company and trust borrowers.
Business purpose.
First mortgage, residential.