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Bella Vista Fund – Fact Sheet & FAQs

This fact sheet and Q&A aim to provide investors with a comprehensive overview of the Bella Vista Apartment Project Retail Fund, emphasising security, returns, use of funds, and exit strategy. Prospective investors are encouraged to conduct thorough due diligence and seek professional advice before making investment decisions.

Fund Overview

- **Fund Name:** Specific Investment Fund – Bella Vista
- **Fund Type:** Retail Fund
- **Investment Security:** Second mortgage against the land
- **Maximum Loan-to-Value Ratio (LVR):** 75%, including the first mortgagee
- **Investment Return:** 12% per annum
- **Distribution Frequency:** Monthly
- **Minimum Investment:** \$100,000
- **Fund Duration:** 18 months



Key Points for Investors

Security and LVR: Investors' funds are secured by a second mortgage on the land of the Bella Vista Apartment Project. The maximum LVR, including the first mortgage, is capped at 75%, ensuring a level of security for investors.

Return on Investment: Investors will receive a competitive return of 12% per annum, distributed monthly. This offers a steady income stream throughout the investment period.

Minimum Investment: The fund accommodates a minimum investment of \$100,000, allowing a broader range of investors to participate.

Investment Duration: The Bella Vista Apartment Project Retail Fund has a fixed duration of 18 months.

Use of Funds: The \$10,000,000 raised will be used partly to fund the acquisition and preliminary development costs.

Principal Repayment: Principal will be repaid from the refinance of the loan before the construction commencement of the apartments.



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Questions and Answers

Q: What is the expected return for investors in the Bella Vista Apartment Project Retail Fund?

A: Investors will earn 12% per annum, distributed monthly.

Q: How is my investment secured?

A: Your investment is secured by a second mortgage on the land of the Bella Vista Apartment Project, with a maximum Loan-to-Value Ratio (LVR) of 75%, including the first mortgage.

Q: When will I receive distributions from my investment?

A: Distributions are paid monthly to investors.

Q: What is the minimum amount required to invest in this fund?

A: The minimum investment amount is \$100,000.

Q: What happens at the end of the 18-month investment period?

A: The principal will be repaid to investors upon the refinance of the loan, which is planned before the start of apartment construction.

Q: How will the \$10,000,000 raised be used?

A: The funds will be utilised to repay part of the developer's equity to fund the acquisition and finance the Development and Construction approval processes, including sales and marketing activities.

Q: How are principal repayments made?

A: Principal will be repaid from the refinance of the loan before the construction commencement of the apartments.

Q: What are the risks associated with investing in this fund?

A: Project-specific risks such as delays in approvals and general economic conditions. It should be noted that Development Approval is imminent as Council has already reviewed the DA and in the process of working through their internal requirements to issue the Development Approval. Investors should review the fund's Product Disclosure Statement (PDS) and consult with financial advisors to understand specific risks.