

Purchase and refinance of industrial, retail and offices, for investors and owner-occupiers.

Borrower benefits

Express settlement and reduced legal fees and other costs as Thinktank will not require the borrower to produce the following certificates or searches:

- Land surveys
- Building certificates
- Zoning certificates
- Land tax certificates, and
- Filed plan of sub-division or strata plan (cover available by negotiation)
- Occupancy certificate (cover available by negotiation)

Specific property enquiries state by state as per below (contact us for other states and territories)

New South Wales	Queensland	Victoria
a. Department of Education and Training Inquiry	a. Main Roads Department or Department of Transport	a. VicRoads
b. RTA under the Roads Act	b. Qld Rail Department	b. Certificate under Section 199(2) of the Planning and Environment Act
c. State Rail Authority NSW and Rail Infrastructure Corp	c. Qld Electricity (PowerLink)	c. National Trust of Australia (Victoria) Certificate
d. Energy Australia	d. Energex	d. Heritage Victoria, under Heritage Acts; and
e. Integral Energy, Country Energy	e. State, Local Government or any other person authorised by the Acquisition of Land Act 1967 to take land for a particular purpose	e. Catchment and Land Protection Dept of Primary Industries, under Catchment and Land Protection Act
f. Transgrid	f. Search for Communications Plant	
g. Department of Energy, under the Pipelines Act	g. Heritage Register under the Qld Heritage Act	
h. Drainage Certificate		
i. Sewerage Ref Sheet		
j. Department of Defence		
k. AGL Gas under the Pipelines Act		
l. NSW Heritage Office		

Thinktank benefits

Thinktank obtains benefit from title insurance in respect of:

- Any issues concerning mortgage enforceability, priority and validity
- Ownership and use issues affecting the value of the security property, and
- Legal expense coverage in the event of a title insurance claim.

More information

Title insurance is provided by First American Title Insurance Company of Australia Pty Ltd (First Title). The premium is a one time payment covering the life of the loan. Title insurance covers all commercial transactions involving refinance, purchases, clear title, and loan increases for properties that have a commercial or residential use and for lending in personal, company and Trust names.

Title Insurance premium

(incl. GST and State stamp duty) *Amount below is payable by the Borrower upon settlement

Loan value	Premium cost ¹	Loan value	Premium Cost ¹
Up to \$500,000	\$360	\$1,250,001 - \$1,500,000	\$1,080
\$500,001 - \$750,000	\$540	\$1,500,001 - \$1,750,000	\$1,260
\$750,001 - \$1,000,000	\$720	\$1,750,001 - \$2,000,000	\$1,440
\$1,000,001 - \$1,250,000	\$900	Above \$2,000,001	Contact Thinktank

¹ Where more than one property is used as security, a further \$75 per property (plus GST) will be added to the base premium. The final premium cost inclusive of GST, state or territory stamp duty and any other adjustments will be determined by the individual loan and security property circumstances.

The above information is indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information. Each loan application is subject to individual credit approval by Think Tank Group Pty Limited.