General Information

Types of Registered Charges for Real Estate Secured Lending – Standard and Collateral Charges

	6WDQGDUG &KDUJH	&ROODWHUDO &KDU
+RZ ZRXOG ERUURZ DGGLWLRQ IXQGV"	,I \RX KDYH D VWDQGDUG FKDUJH ZLVK WR ERUURZ DGGLWLRQDO IXQGV DJDLQVW \RXU SURSHUW\ \RX ZLOO QHHG WR SD\ IHHV WR GLVFKDUJH DQG H[LVWLQJ VWDQGDUG FKDUJH DQG UHJLVWHU D QHZ FKDUJH DPRXQW 1RWH SUHSD\PHQW FKDUJH DSSO\ IRU PRUWJDJH ORDQ WUDQVIHUUHG SDLG RXW EHIRUH WKH PDWXULW\ GDWH RI WKH PRUWJDJH ORDQ	,I \RX KDYH D FROODWHUDO FKDUJH \RX PLV EH DEOH WR ERUURZ DGGLWLR \RX ZLOO QHHG WR GLVFKDUJH DQG H[LVWLQJ VWDQGDUG FKDUJH DQG UHJLVWHU D QHZ FKDUJH IRU D KLJKHU 7R GR VR \RX ZRXOG KDYH WR TXDOLI IRU WKH DGGLWLRQDO IXQGV DQG WLRQ WKH LQFUHDVHG ORDQ DPRXQW FD QHZ FKDUJH WKH UHJLVWHUHG EHIRUH WKH PRUWJDJH ORDQ)RU 6LPSOLL)LQDQFLDO 63/& \RX ZRXOG QHHG WR DSSO\ DQG EH DSSU IRU D OLPLW LQFUHDVH <RX PXVW IHHV QHHGHG WR GLVFKDUJH WKH H[FROODWHUDO FKDUJH ZRXOG QHZ FKDU EH UHJLVWHUHG LQ FUHGLW OLP
:KLFK 6LPSOLL)LQDQFLDO OHQGLQJ SURGXFWV UHJLVWHUH ZLWK HDFK FKDUJH W\	x 6LPSOLL)LQDQFLDO)L[HG 0RUWJDJH x 6LPSOLL)LQDQFLDO 9DULDEOH 5DWH 0RUWJDJH	x 6LPSOLL)LQDQFLDO 6HFXUHG &UHGLW

)RU PRUH LQIRUPDWLRQ SOHDVH DFW XV DW

6,03/,,)$1&,$/ DQG WKH 6,03/,,),1$1&,$/ '(6,*16 DUH WUDGHPDUNV RI &,%&
6LPSOLL)LQDQFLDO LV &D %DQNLQJ RI &,%&
DYDLODEOH LQ 4XHEHF