



CONFIDENTIAL:
INFORMATION MEMORANDUM
and
CORPORATE HISTORY

OF

ALLIED MORTGAGE & SECURITIES
PTY. LTD.

OCTOBER 2010

Prepared : 20.10.2010
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1. COMPANY HISTORY

Allied Mortgage & Securities Pty. Ltd. was a wholly owned subsidiary of Allied Mortgage Corporation Limited (AMCL). The company was incorporated in Sydney, Australia on the 1st of July 1997, and registered with Australian Securities Commission [Australian company number 079 165 085].

Allied Mortgage and Securities Pty. Ltd. (A.M.&S.) was to be utilised by AMCL as a vehicle into which surplus profits and funds were to be lodged and then applied to the Australian domestic lending and mortgage market. However, in 1998 following the de-listing of AMCL, A.M.&S became available. It was transferred to new shareholders, one of whom was Mr. Stephen Goodman, the former CEO of Allied Mortgage Corporation Limited. The new vision was that A.M.&S would be utilised for providing of funding and facilities primarily for customers outside of Australia. The minimum amounts to be considered was set at US\$10 million. It was also intended that the company act in the capacity of financing consultants and financiers.

The principles upon which A.M.&S's business is based are that the company seeks:

1. to provide the highest possible standard in its' endeavours.
2. to build-up, and not to destroy people, or the well-being of the planet.
3. to be involved in transactions with customers who are seen as honest, working within the strictest terms of the law and principles for the benefit of all.
4. not to entertain, trade nor be involved in proposals or transactions, which are illegal, immoral or against the advancement of humanity.
5. to deal globally in the provision of capital, finance, venture capital and facilities as required by organisations, corporations and government instrumentalities, while building stronger alliances with international associates, including funders and investors.

Mr. Peter H. Swanson was appointed Chief Executive Officer and Managing Director of Allied Mortgage & Securities Pty. Ltd on the 1st of November 1999. He was initially contracted for a five (5) year term. Accordingly, a business plan was prepared and implemented to re-open the company's operations. New Directors were appointed and share holdings taken up.

At the end of **1999**, temporary offices were opened in South Australia. Appointments and relationships with auditors, accountants and lawyers were established. Executives and Consultants for the business were interviewed and secured on a 'commission only', sub-contractor basis.

It should be noted that the sub-contractors retained were senior in their fields of endeavour. Some were recently retired from senior positions with banks, finance houses, insurance and similar institutions. Arrangements and understandings were entered into with funds suppliers, investors and finance houses in Australia, USA and Europe, with products being made available for potential customers and clients.

The company moved from its' temporary office, to Suite 3, 222 A Hutt Street, Adelaide, South Australia. The intellectual property and client bases were added to by the purchase of R. P.



Finance and Swanson Financing. Mr. R. F. Blaess joined A.M.&S's Board of Directors. The corporate logo 'Dollarmen' was also purchased and added to A.M.&S' asset base.

On the 1st of **January 2000**, the company was formally re-opened and commenced trading as Financing Consultants, Senior Finance Brokers and Financiers. A media campaign involving Television advertisements was prepared, and over a period of 6 weeks A.M.&S. was introduced to the Australian market.

Communications and Web Operations were relocated to Suite 24, 78 Hutt Street Adelaide, South Australia allowing AM&S to have the space to expand within the global market.

During **2001**, A.M.&S. established and appointed Representatives for Australia, Vanuatu, and Indonesia. The company also established Treasury and Customer Relations Operations, transactions were processed for various customers, the execution of preliminary due diligence and the recommendation of matters to funders and investors for their consideration and participation. Due diligence was undertaken for several clients in the UK, Europe and Egypt.

2002 A.M.&S established and appointed representatives for the Philippines, Malaysia, New Zealand, and Argentina. Relationships were also consolidated with authorities and institutions within Australia. A custodial account with the Public Trustee in Australia, was established for the use of clients, to receive funds and capital for specific applications.

2003 saw the continued expansion of international operations, A.M.& S. established and appointed representatives for Hungary, Germany and Romania with executives travelling to Europe and Asia. During this period the company's Directors and senior executives, undertook a reviewed and consolidation of various aspects of operations.

In **2004 - 2005** A.M.&S continued the company's global expansion by appointing representatives for Singapore, Vietnam and Thailand.

Many proposals for venture capital/joint ventures and funding submissions were received and processed during **2006**. The volume and value exceeded forecasts. Alliances with funders, capital suppliers, venture capitalists and investors were forged and strengthened with executives travelling to the USA, China, New Zealand, and Malaysia.

As a result of certain events beyond A.M.&S' control, another re-evaluation of the company's position was undertaken. This resulted in the termination of relationships with representatives and agents in Singapore, Indonesia, Vietnam, Thailand, UAE, and Jordan.

Since June of **2007** A.M.&S has appointed representatives and officers in China, Canada, Egypt, the Middle East, and Ghana - West Africa with the expectation of making further appointments in South America and the Philippines.

Through **2008** A.M.&S continued its' expansion and growth with the appointment of a representative for the UK and the European Union, a separate appointment was made for the Philippines.



ALLIED MORTGAGE & SECURITIES PTY LTD
FINANCIERS

ACN 079 165 085

During **2009** the representative for China was retired, and a new representative is being considered. As part of an expansion A.M.&S acquired major shareholdings in Wigzell Capital Pty. Ltd, a specialist company trading in currencies, commodities, insurance brokerage, currency hedging and share trading. Wigzell Capital is also involved in wealth creation, financial/asset management, accounting and auditing. Two senior Directors of A.M.&S being Mr David Reynolds and Mr Garry Oster are members of the Board of Wigzell Capital and the Managing Director of W.C. has joined A.M.&S Board as an Associate Director, with the portfolio for share trading, hedging, and currency trading.

Early in **2010** AM&S appointed a representative for Vietnam and Cambodia. That representative now has 3 in-country agents bringing a large volume of business forward. In addition, the Ghana - West Africa representative has brought forward many large infrastructure projects, both private and for Government. Allied Mortgage Bank Ltd. is a new associated entity currently being prepared for incorporation and licensing in Vanuatu.



2. Principal and Executive Officers

Directors

Mr. Peter H. Swanson
Mr. David Reynolds
Mr. Tim Jordan,
Mr. Richard Kaltongga
Mr. Garry Oster

Chief Executive Officer
Managing Director
Director & State Manager SA/NT
International Director
International Director

Mr. Thomas Kenny
Mr. Stephen Wigzell

Associate Director and Head of Lending
Associate Director

Registered Office

170 Rowe Street Eastwood
Eastwood Plaza, Rowe Street
Eastwood, Sydney, NSW. Australia

Executives

Ms. Merriwyn Kitto
Communications

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Treasury Operations

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[Partner]

Hudson, Sugden and Co.
Lini Highway, Port Vila, Vanuatu

Accountants

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[Principal]

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Rowe Street, Eastwood
Sydney, New South Wales, Australia

Group Auditor

Quest Accountants and Auditors
St. Lenards
Sydney, New South Wales, Australia

Bankers

Westpac Banking Corporation Ltd
Botany Road, Alexandria
Sydney, New South Wales, Australia

3. Directors

The Directors of A.M.& S are involved in the administration and operations of the company as required under the Australian Securities Commission code, being bound under the regulation and protocols contained therein. In addition to their duties they are involved in the day-to-day administration and functioning of the company.

Peter H. Swanson Esq. , Chief Executive Officer

ceo@alliedmortgage.com.au

The Chief Executive Officer, is a Former Special Representative Diplomat, a Financier , Financing Consultant, and a Mortgage Banker by profession. He has been directly and indirectly involved in this field for over 40 years, having started his career with McGuren & Co. Solicitors, Sydney Australia. Mr. Swanson has direct responsibilities to the Shareholders, Directors, Accountants and relevant governmental authorities for the operation and administration of the corporation.

Under his direction A.M.& S has established domestic and global operations, having put in place representatives in over 11 countries since 2000, acquired major interest in Wigzell Capital Pty. Ltd. and various other enterprises.

Mr. Swanson is a majority shareholder of A.M.& S.



David A. Reynolds, Managing Director

md@alliedmortgage.com.au

Appointed as to his current position in February, 2007. He has been a Director since 2002. He formerly served as Director in Charge of Public Relations and subsequently, Director for Treasury Operations. Mr. Reynolds is designated as the next Chief Executive Officer of the company. He is also a Director of Wigzell Capital.

Mr. Reynolds originally started his career with Westpac Banking Corporation in 1969. He provides direct support, moral strength and guidance, making sure that the high principles under which Allied Mortgage & Securities Pty. Ltd. functions are maintained and that customers are dealt with in a totally transparent and professional manner. Mr. Reynolds is a shareholder of A.M.& S.

Timothy Jordan, Director

tjordan@esc.net.au

Director appointed in 1999, he has a history in Insurance and wealth creation, being formally a senior executive for a global insurance group. Mr. Jordan started his career with the State Bank of South Australia in the late 1960's. He is involved in charitable institutions, politically active and brings years of practical experience to the Board of Directors.

He is known and respected for his ability to solve complicated problems and situations. He prides himself in completing transactions. He is a strategic thinker and planner.

Mr. Jordan is a shareholder of A.M.& S.

Richard Kaltongga, International Director

ric@alliedmortgage.com.au

Based in the Republic of Vanuatu, coming from a senior scientific, administrative and governmental background. Mr. Kaltongga is a former Parliamentary Secretary, and Departmental Head of his nation's Fisheries department. Currently he is retained by the Deputy Prime Minister's Office as Secretary General for Trade. He is known throughout the Pacific region, he brings to the company a questioning, practical, undaunted mind.

Mr. Kaltongga is also the Senior Manager and Director for the Nautilus Bank and Metal Recovery, Vanuatu, he oversees operations in the Pacific and adjacent countries. Mr. Richard Kaltongga is a shareholder of A.M.& S.



Garry Oster, International Director

gar@alliedmortgage.com.au

Was appointed an International Director, after having had a very long association with the company, in January 2007. He has a background in automotive engineering and design with major vehicle builders in Europe and Australia.

Mr. Oster was formally head of European operations for a number of years, having only returned to Australia recently to take up a Directorship of a wholly owned subsidiary of A.M.&S. He is Senior General Manager and a Director of Metal Recovery 1 Ltd, registered in Vanuatu, Metal Recovery 2 Ltd being incorporated in Ghana, and Wigzell Capital Pty Ltd.

Mr. Oster, via Jo International Ltd., is a shareholder of Allied Mortgages and Securities Pty.Ltd.

4. Associate Directors

Stephen Wigzell , Managing Director, Wigzell Capital

ste@alliedmortgage.com.au

An accountant and auditor by profession, he has been involved with A.M.& S. since 2001 in an advisory and consulting role. He was the founder of Wigzell Capital Pty. Ltd., a specialist company trading in currencies, commodities, insurance brokerage, currency hedging, share trading, wealth creation and financial/asset management. Upon A.M.& S. purchasing a 49% equity in Wigzell Capital, he was invited to join the Board of Directors.

Mr. Wigzell has interests in various enterprises and is seen as an individual of exceptional ability and capability in those areas in which he is involved in and on A.M.& S's behalf.

Via a family trust he is a shareholder of A.M.& S.

Thomas [Tom] Kenny

tom@alliedmortgage.com.au

Commenced his career as a junior bank officer over 47 years ago, he is the Senior International Loans Manager and chair of the Credit Committee function of A.M.& S. He is involved directly with financing consultants, A.M.& S. representatives, agents, and customers. As chairman of the credit committee and a Senior Executive Manager, he has responsibility for the processing of applications and proposals from our international representatives and financing consultants. Mr. Kenny is in charge of secondary screening of all matters tabled for consideration, with the authority to decline and or approve for further consideration proposals, applications and submissions.

In addition, Mr. Kenny is involved with the CEO and Directors in policy-making, forward planning, implementation of new systems and services.

Mr. Kenny will be the Chief Officer and Manager of Allied Mortgage Bank Ltd, once this company has been established in Vanuatu. He is a shareholder of A.M.& S via his superannuation fund.



5. Shares

It is to be noted that A.M.& S has been approached by a number of individuals and organisations seeking to purchasing shares in the enterprise. However the Directors and Shareholders have resisted issuing or selling shares to parties who are speculating and not participating directly in the company and its' operations.

The shares are tightly held by a small group of shareholders.

6. Operational Executives

Ms. Merriwyn Kitto

mer@alliedmortgage.com.au

Ms. Kitto has been with A.M.& S. since the beginning. Initially appointed in 2000 as Manager in Charge of Communications, with responsibility for preliminary accounting, records, receipting of funds received, lodgement of GST & Tax Returns, the company's paper records, duplicate copies of all digital records plus the customer-client database. All international travel, accommodation, movements of Directors, Executives and in-country visitors are monitored by her department.

Ms. Kitto works 'hand in glove' with the senior Directors, Executives, accountants and auditors, receiving digital copies of all correspondence. She is also involved in policy-making, forward planning and implementation of administrative systems and services to international associates and representatives. Ms. Kitto is a shareholder of AM& S.

Mr. Malcolm Murphy

mal@alliedmortgage.com.au

He is the former Manager of Treasury Operations, he is presently in charge of Australian domestic finance broking. He has been directly involved in the finance industry for over 25 years. Mr. Murphy's department is involved in the local sourcing of funders, investors, capital suppliers and or those groups who have financial / financing products.

Mr. Murphy carries out investigations, collection of data and information in relation to Banks, financiers, lenders, investor / funders and capital markets.

Mr. Murphy is also involved with the CEO and Directors in policy-making, forward planning, implementation of new systems and improving services. He has indicated that he shall accept an appointment as an Associate Director. This appointment to occur on, or about, 1st December, 2010.

Mr. M. Murphy is also a shareholder of Allied Mortgages and Securities and a partner of Anderson's Accountants.



Mr. Robert Sloper
rsloper@kern.com.au

He is the former Webmaster and IT manager for A.M.& S. He was responsible for the high quality of web operations, home page, digital systems, computing software and hardware, data retrieval, data protection and operations.

This department is also involved with sourcing prospective customers, clients, and the supply of preliminary information to enquirers. In addition he carries out investigation, collection of data and information in relation to potential clients / customers and or funders, investors, capital suppliers or those groups in the financial / financing market for A.M.& S.

In addition, he was involved with the CEO and Directors in policy making, forward planning and implementation of systems, required to strengthen our company and improve services to those availing themselves of our services.

Currently, he is working in the capacity of a senior financing consultant, specialising in Australia mining and raw materials projects.

Mr. Sloper is a shareholder of Allied Mortgages and Securities Pty. Ltd. and has been with the company since 2001.

Dr. Charles Agyeman Manu
cha@alliedmortgage.com.au

A former senior executive and secretary of the Australian Department of Navy, with senior qualifications in Engineering, Naval Architecture, Metallurgy, is published, has a wealth of global experience in defence, regional politics and associated fields.

He has been appointed as a senior financing consultant and representative in A.M.& S's Ghana & West African. He fluently speaks English, Russian and two regional West African languages.

In addition to the above, he is involved with the CEO and Directors in strategic and forward planning, implementation of systems as required to strengthening our company and improving services in our Ghana & West African operations.

Mike Bavistock [Tandem Graphic Design Pty.Ltd.]

Mr Bavistock is the creator and manager of our corporate website and associated services. He is an expert and specialist in his field. He has been retained by AM&S since 2008.



7. International Representatives

Associated Officers & Representatives: Australia, Canada, Central America, China, Egypt & Middle East, Ghana & West Africa, Malaysia, Philippines, United Kingdom, USA, Vanuatu, Vietnam.

Mr Richard Kaltongga – South Pacific

He is a Senior Manager and Director of a local bank in Vanuatu with close ties to the leadership of South Pacific countries, including his own. He knows pidgin, regional and local dialects. He has strong connection to regional governments.

Peter Nguyen – Vietnam & Cambodia

He is an ethnic Vietnamese Australian, who speaks fluent Vietnamese and English, and has contacts with senior officials in Vietnam. He has 3 sub-agents working for him in the area. He is a professional project supervisor, in steel construction.

Mr Tony Chan – Malaysia

Accountant by profession, specialising in corporate finance and project management. He is working with a regional financier/bank. He has been with us since 2003. He speaks 3 regional languages.

Mr Hatem el Nawaam – Egypt and Middle East

By profession Mr Hatem is a lawyer now heading a large Cairo practise founded by his father. He is respected and trusted by many influential businessmen in Egypt. He speaks Arabic and English fluently.

Mrs Kay Hinton – UK, EU

Kay is a Senior partner of Commercial Finance Services based in the city of London. CFS has associates world-wide. Kay has been involved commercial finance most of her professional life, and has been recognised by her home city of Wolverhampton for her contribution to civic life. She was appointed in May 2009.

Mr Mario Tolentino – the Philippines

A Philippino national who works as a Finance Broker. He specialises in major infrastructure projects. Has worked with AM&S since 2007. He has contacts in leadership circles inside the Philippines.

Dr. Gerald Niven – Canada & North America

gniven@allstream.net



A former senior Dental Surgeon, having retired to establish Niven Financial Services Ltd. He has a wealth of global experience, financing heavy equipment leasing, plant and equipment, facilities for mining ventures and associated industries, regional politics and combined fields.

He was appointed as a senior financing consultant and representative for Canada and is the liaison officer between A.M.& S.'s and the Canadian & North American mining and oil industries.

Dr. Niven is a shareholder of AM&S. and has been involved since 2005.

Since 1st. of January 2000 Allied Mortgage & Securities Pty Ltd. has established relationships with various individuals and corporations. As the company has expanded, A.M.& S. has formally appointed representatives in various countries to service potential clients, governments, funders, investors and parties who wish to deal with the company.

These are senior individuals appointed as our company's representatives or agents. The company's practice is that we only appoint a person as our representative following a period of dealing with them. They may only be considered for appointment when they have demonstrated that they meet our standards and having the required qualifications, skills and experience.

Agents or representatives are initially offered a one-year appointment. Longer tenure is considered after this time. They receive a share of commission, brokerage or direct fees for their services upon the successful conclusion of matters in which they are involved.

A.M.& S. representatives and agents, generally have direct associations with government, business and industry. They are multi-skilled, successful, upstanding members of their community who may be trusted, can keep confidences and are openly known to be honourable in their dealings.

Most use English as their primary or secondary language and thus are able to deal directly with 'English as a Second Language' applicants who wish to obtain facilities. Our representatives are involved in following up inquiries received via their own networks, or referred through our website. Local representatives are responsible for carrying out initial in-country examinations of the potential applicant, their proposal, the viability of such proposals and the collection of information. Inquiries and preliminary due diligence may be conducted in-country with relevant government authorities and agencies regarding the credentials of applicants.

Clients may be assisted by these representatives in their preparation of proposals and submissions. Recommendations on applications are generally received by A.M.&S. from a representative or agent before being formally lodged for consideration.



8. Specialist Financing Consultants, Sub-Contractors

In order that proposals and applications may be completely understood, certain aspects pertinent to the fields of endeavour of the applicant are reviewed.

Consideration of certain aspects of an application for funding, venture capital, joint ventures and capital facilities, are examined and appraised by individuals and or organisations that are deemed and seen as expert in the applicant's field of endeavour.

A.M.& S. has relationships with various individuals, corporations, institutions and authorities which have been developed over a number of years in various fields, professions, industries and trades. Such relationships may have arisen from dealing with such directly, indirectly or via an associate. Individuals, corporations, institutions and authorities, may be appointed and retained, subject to their meeting our standards of having the required qualifications, skills and experience.

A.M.& S. appoints specialists, consultants, sub-contractors and others who are known to be trustworthy and honest in their conduct. Generally these individuals have high moral standards are independently successful in their fields of endeavour. Such appointees are responsible for conducting detailed examinations and reviews of potential applicants and proposals received. They may undertake assessment as to the viability, creditworthiness of proposals and check all information received from clients.

Payment for services rendered to Allied Mortgage & Securities Pty. Ltd. may be in the form of a share of commission, brokerage or direct fees.

9. Client relationship

Allied Mortgage & Securities Pty. Ltd., is "relationship driven". We consider the following aspects of our business important to the success of our relationship with clients, customers, lenders, investors, venture capital suppliers, joint venture participants and funding institutions.

Client Focussed

- * Help, assistance, guidance, and problem solving.
- * Attend to refinance/roll-over requirements.
- * Reasonable turn-around in negotiating facilities.
- * Comprehensive range of services that support our clients in relation to their requirements.
- * Flexibility in structuring the right package or solution.
- * Professional advice and assistance, from the time a facility is sought.



Experience, reliability, integrity and absolute confidentiality

- * Widespread knowledge of current market rates and trends
- * Facilities – capital structures, joint ventures, venture capital, equity type
- * Advice and assistance in financing
- * Negotiation and Mediation Services
- * We seek to obtain the best possible outcome for all parties involved

10. Treasury Operations

Early in 2000, in expectation of growth by the corporation, it was resolved by the Directors that having a Treasury Operation outside the control of the Board, was an unacceptable risk.

Accordingly an in-house Treasury Operation was implemented, with Mr. David Reynolds being appointed as Director-in-Charge of Treasury Operations. The prime function of this department was the collection of information and data in relation to funders, investors, banks, finance houses, insurance corporations and similar organisations, which were able to provide the facilities required for A.M.&S'. clients outside Australia.

The department established working relationships and a database on a number of banks, funder / investors, venture capitalists and joint venture groups. In addition to this function a policy was adopted wherein matters, applications and/or proposals recommended by the Credit Committee, were reviewed and recommended to the Directors and then to potential sources of facilities. However, during this period a number of private investors and business houses approached A.M.& S. seeking to participate with our corporation for placement with our clients. A.M.& S. at that time was not equipped nor licensed to receive such funds and as an interim step established a Trustee Account with the Public Trustees in order to assist customers.

In 2002 Mr. Stephen Wigzell, a Licensed Financial Adviser actively trading in types of investment products joined our corporation, which permitted Allied Mortgage & Securities Pty. Ltd. to direct persons to his office.

During 2003, it was decided that under the new Australian Securities & Investment Commission's regulations and requirements, a License to deal and trade in securities and investments would be required. Mr. Wigzell had set up operations as a Financial Consultant, holding all the required licences.

Towards the end of 2006, the Directors entered into discussions with Mr. Malcolm Murphy, a senior member of the finance community based in Melbourne, Australia, to create opportunities for medium/ short term investor / funders, in order that requests for Australian facilities might be met. Mr. Murphy was appointed Treasury Representative in February 2007. Mr. Swanson, A.M.& S' Chief Executive Officer overseeing this department's operations.



11. General Overview, Procedures and Protocols

If an application is received directly from a client - it is assumed, in most cases, that an initial appraisal is required. Each proposal is evaluated for its' credit worthiness and the viability of the applicant and the project. Generally an application is examined and discussed by A.M.& S. executives prior to being moved forward. It is then assigned to a contracted financing consultant for analysis and processing.

An application received from a mandated representative or a referrer, is assumed to have already undergone a preliminary review. Thus it may be immediately be referred to one of our senior financing consultants for processing and assessment.

Once it has passed the initial stages an application is delivered to our Chief Executive Officer and / or a Senior Director 'in committee'. If it is seen to have merit it may be referred to an appropriate team of specialist financing consultants for further analysis and processing.

The financing consultants and representatives are responsible for gathering information, data and relevant details from the client, client's representatives, banks, financiers, accountants, government departments, instrumentalities, authorities and those parties involved in the client's transaction/proposal.

Once the financing consultants have received all the materials, information and data they then prepare a complete Financing Submission. This contains all of the documentation, information and data, plus the results of inquiries and requisitions.

A detailed Executive Summary is then lodged with a recommendation to Credit Committee for review and examination. This only occurs when the financing consultants are convinced that a matter is of merit and that the applicants are viable.

The consultants who prepared the recommendation are excluded from participating in the Credit Committee's deliberations. The Credit Committee is independent, neutral and non-biased in its' approach to every consideration. This is of vital importance for the integrity of the process for the applicant, the project, and the potential funding participants.

The application may be returned from the Credit Committee to the consultants, with amended recommendations or requisitions. This may necessitate new questions being raised, the provision of additional information or data, or verification of particular aspects of the applicant's proposal. Where such requests are answered to the satisfaction of the consultants, a further recommendation with a modified submission may then be re-tabled to the Credit Committee.

Should the application be deemed by the Credit Committee as non-viable or unacceptable, the Senior Loans Manager and Board of Directors receive such advice and the client is informed that their proposal will not move forward. It may be rejected or declined.



12. Credit Committee Function & Activity

The Credit Committee is generally made up of a minimum of three senior members of A.M.& S, at least one Director, the Senior Loans Manager and a Senior Financing Consultant. However, if the matter is particularly complex, the Credit Committee may add another Senior Directors and / or specialists / consultants, who directly participate in the analysis and assessment process.

These committee members have minimal, or no prior knowledge, association or dealings with any parties associated with the matter until they receive advice in the Credit Committee.

A submission/information memorandum with the consultant's recommendation is subject to a independent analysis of each part and section of the applicant's proposal. All aspects of the proposal and supporting documentation is thoroughly examined, appraised and assessed.

Following the Credit Committee completing their task, one of the following may occur:

1. The application is approved and the Committee's Chairperson writes a recommendation to the Board of Directors or Senior Director stating the reasons as to why the matter should proceed to funding and/or participation via Treasury Operations.
2. The Committee calculates the risks and analyses the viability of a proposal. Further, it ensures that the project's assets, securities and other requirements are adequate for securing the investor/funder's position.

Should an application be declined, the committee will generally, raise queries, questions, and requisitions or seek whatever additional information, data and documentation that may be required to be included in the submission.

When the financing consultants have attended to these requirements and are satisfied, they may re-submit the matter to the Credit Committee for further consideration.

Should the application be declined, the Chairperson, prepares a report or statement, regarding the basis of the decision. This advice is supplied to the Board of Directors and to the relevant financing consultants. All the materials involved in the assessment are returned to the consultant.

The applicants or their representatives are advised and the documentation held is placed in secure storage or returned to the client.

Any recommended application or resubmission going to the Board of Directors is subsequently fully reviewed, examined and assessed by the Directors.

If rejected, such proposal may be referred back to the applicant. If necessary the matter may be returned to the financing consultants with requisitions for additional information that may allay the concerns of the Board in relation to the proposal. Such a course of action necessitates a re-submission to the Credit Committee.



Allied Mortgage & Securities Pty. Ltd. offers a number of services. The types of facilities that may be made available are dependent upon the proposals or applications that are received. A.M.& S may be able to provide a diversity of facilities for the needs of clients, either directly, or indirectly through investor / funders.

13. Global Project Funding

The major focus and core of A.M.& S. business is derived from our ability to assist customers and clients to secure project funding and venture capital for major projects world-wide. Our range of international associates and representatives may assist the applicant, client or customer in securing major project applications, proposals and submissions. We specialise in assisting applicants, for whom English may be a second or third language, to prepare materials that meet or exceed the stringent international protocols and requirements of investor/funders.

A.M.& S aims to select the most cost efficient and practical funding packages and facilities, that may suit both the applicants and funds providers. Large scale funding requires an intense study, examination and review of proposals and the appropriate selection of facilities and funding that may best suit the client's needs, both today, and in the future.

A.M.& S is able to pass on a wealth of knowledge to applicants. This knowledge is supported with services and products, via funders and investors, that continue to exceed the industry standard.

In relation to brokerage services and financing consulting, one of A.M.& S. aims is to build a fruitful and rewarding 'on-going business relationship' benefiting all parties involved.

Allied Mortgage & Securities Pty. Ltd. endeavours to provide applicants with a well-structured finance package via funder/investors, while providing a high quality service, that is prompt, respectful and professional.

We want those who deal with A.M.& S. to feel they never have to worry about finding and/or pursuing other financiers, as A.M.& S. works on behalf of the applicant and the funder to save both time and money, in order that they may concentrate on their core business.

Allied Mortgage and Securities executives and consultants, understand the requirements and characteristics of applicants, lenders, funders, investors, their required protocols and procedures. This enables A.M.& S. to quickly identify the right solution that has the potential to benefit all parties.