

**COMMERCIAL
FINANCE & INVESTMENT
PTY LTD**

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C O R P O R A T E P R O F I L E

INTRODUCTION

Commercial Finance & Investment Pty Ltd (CFI) is the Commercial subsidiary of the International Financing & Investment P/L (IF&I) Group of companies which commenced operations in Western Australia in 1985. Today it has offices in Western Australia, Victoria, South Australia, Canberra, New South Wales and Queensland.

The group was originally founded by Tim Holmes and Rob Salmon in 1985, it is privately owned with the principals and fellow Director John Harris holding the majority of the shares in the Group.

One of the largest group holding is its investment in the publicly listed company Homeloans Limited (HOM) where the above Directors, their families and Companies are the Majority Shareholders.

Homeloans Limited has as its charter the provision of “residential home loan finance” to the retail market.

The Groups involvement in the Commercial Market is handled by CFI and IF&I in all States where Homeloans Limited is represented.

The Commercial Finance area has three operating divisions, they are:

1. Commercial Mortgage Origination and Management
2. Commercial Leasing Origination and Management
3. Real Estate Sales & the provision of investment opportunities for sophisticated investors.

These divisions are responsible for the management of approximately \$500 million in funds outstanding.

COMMERCIAL MORTGAGE ORIGINATION

In Commercial Mortgage Origination the Group is the largest non-bank writer of commercial property loans in Western Australia having originated \$800 million since 1985, including \$350 million for The AXA Group (AXA) and others.

The Group currently has approximately \$600m under management making it one of the largest Commercial originators in Australia

Australia wide the Group is one of the largest non-bank commercial mortgage originators.

Its Commercial operations are managed in Western Australia by John Harris who has extensive experience in the funding of large scale finance applications.

In 1999 the Group commenced operations in Sydney and Melbourne and is actively marketing a wide range of commercial products funded through origination agreements it holds with AXA, BankWest, NAFM and other wholesale fund providers.

The East Coast operation is managed by Paul Tame who has an extensive finance company background and specializes in Project funding.

With an experienced management and sales team the group is able to provide speed and common sense with its approvals. This comes from our group's close relationship with the senior executives of our credit providers.

CF&I has gained a unique relationship with credit providers, mainly because of its staffs continued involvement in the industry over the past 25 years. This involvement has been at senior levels and allows the company to "short-track" loan approvals when necessary.

In todays marketplace where financial institutions work on tight margins, submissions must be presented in an accurate and professional manner. There is no room for error and this is only gained through experience.

Our experience gives us the unique ability to;

- ❑ Match finance proposals to the Credit Providers requirements.
- ❑ Provide an interest rate that cannot be matched in an open market.
- ❑ Add value to finance proposals by ensuring they are presented to the credit provider in the most professional presentation possible.

**JOHN
MAXWELL
HARRIS
DIRECTOR**

Three years later he became a Director of IF&I, responsible for general management, corporate planning and commercial origination.

He is now the Managing Director of the IF&I group of Companies which includes Commercial Finance & Investment P/L.



John Harris was born in Perth in 1958 and is married with two children.

After completing his Commerce Degree at the University of Western Australia John joined the Audit Division of Coopers and Lybrand working on all aspects of audit process.

He is an Associate CPA and Associate of the Institute of Company Secretaries.

In 1984 he became Manager of the Armstrong Jones Mortgage Trust, where he was responsible for maximizing the return on the \$50 million fund.

**PAUL MAURICE
TAME
DIRECTOR**



Paul Tame was born in Sydney in 1948 and is married with two children.

He has completed a Graduate Diploma of Applied Science (Computing) with Charles Sturt University, however prefers to work in the Property Finance area in which he has gained an extensive experience.

After spending time in the Bank of NSW he joined AGC in 1975 and followed a career path that gave him exposure to all levels of retail & Commercial finance.

Paul's experience included State Management positions for both Victoria and New South Wales.

Because of his experience Paul is used by the Solicitors for the Law Society as an expert witness in matters relating to Prudent Lending Practice.

In 1997 Paul joined FAI First Mortgage and became the General Manager Commercial for this organization.

In 1999 IF&I employed Paul to establish their Commercial Lending Division on the East Coast of Australia.

Paul Tame is past Secretary of the Urban Development Institute (Vic) and executive committee member of the Australian Institute of Project Management (NSW Chapter).

Paul is also the Managing Director of Prudential Term Deposits Ltd. a finance company operating in Sydney.

