

LIGHT TRUST NO. 6



Portfolio Summary as at 30 November 2024

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	50,446,243.74	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,809,484.82	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	3,154,942.01	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,768,402.97	2.17%
Class C Notes	A+(sf) / NR	3.25%	1,069,174.81	0.41%
Class D Notes	NR / NR	5.50%	245,384.37	
Total*			60,493,632.72	

*N.B principal payments on notes are distributed on the 21st day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	16.94%
Excess Spread	0.00%

Underlying collateral summary

No. of Loans (Consolidated):	739
No. of Loans (Unconsolidated):	795
Aggregate Pool Current Balance:	\$59,403,017
Total Valuation of Properties	\$228,292,663
Maximum Loan Balance (Consolidated):	\$554,655
Average Loan Balance (Consolidated):	\$80,383
Weighted Average Interest Rate	6.80%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	247.0
WAVG Remaining Term to Maturity (months):	197.8
WAVG Seasoning (months):	150.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	85.6%
WAVG Current LVR:	42.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	498	67.4%	16,974,727.89	28.6%
\$100,000 to \$150,000	106	14.3%	13,543,541.00	22.8%
\$150,000 to \$200,000	79	10.7%	13,789,373.67	23.2%
\$200,000 to \$250,000	29	3.9%	6,404,663.33	10.8%
\$250,000 to \$300,000	14	1.9%	3,775,260.95	6.4%
\$300,000 to \$350,000	6	0.8%	1,936,378.45	3.3%
\$350,000 to \$400,000	4	0.5%	1,510,925.34	2.5%
\$400,000 to \$450,000	1	0.1%	427,685.02	0.7%
\$450,000 to \$500,000	1	0.1%	485,806.27	0.8%
\$500,000 to \$750,000	1	0.1%	554,654.92	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	739	100%	59,403,016.84	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	627	84.8%	39,117,674.74	65.9%
50% to 55%	45	6.1%	7,128,973.76	12.0%
55% to 60%	32	4.3%	5,325,242.45	9.0%
60% to 65%	23	3.1%	5,111,738.81	8.6%
65% to 70%	6	0.8%	1,461,782.04	2.5%
70% to 75%	3	0.4%	817,816.47	1.4%
75% to 80%	2	0.3%	268,620.77	0.5%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	171,167.80	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	739	100.0%	59,403,016.84	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	25	3.4%	504,150.91	0.8%
\$100,000 to \$200,000	142	19.2%	6,303,146.39	10.6%
\$200,000 to \$300,000	233	31.5%	14,184,293.14	23.9%
\$300,000 to \$400,000	189	25.6%	16,510,626.36	27.8%
\$400,000 to \$500,000	78	10.6%	8,770,962.30	14.8%
\$500,000 to \$600,000	50	6.8%	7,831,246.49	13.2%
\$600,000 to \$700,000	8	1.1%	1,988,714.86	3.3%
\$700,000 to \$800,000	4	0.5%	855,049.63	1.4%
\$800,000 to \$900,000	6	0.8%	1,149,511.04	1.9%
\$900,000 to \$1,000,000	3	0.4%	929,597.78	1.6%
\$1,000,000 to \$1,500,000	1	0.1%	375,717.94	0.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	739	100.0%	59,403,016.84	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	192,824.98	0.3%
NSW	11	1.4%	1,524,295.31	2.6%
NT	66	8.3%	10,029,992.02	16.9%
QLD	4	0.5%	305,352.53	0.5%
SA	688	86.5%	44,710,317.93	75.3%
TAS	1	0.1%	124,167.83	0.2%
VIC	20	2.5%	2,310,713.16	3.9%
WA	4	0.5%	205,353.08	0.3%
Total	795	100.0%	59,403,016.84	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	523	65.8%	42,401,888.08	71.4%
Non-metropolitan	272	34.2%	17,001,128.76	28.6%
Total	795	100.0%	59,403,016.84	100.0%

LIGHT TRUST NO. 6



Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	450	56.6%	31,864,525.59	53.6%
SA - Non metropolitan	238	29.9%	12,845,792.34	21.6%
NT - Metropolitan	50	6.3%	7,684,681.23	12.9%
NT - Non metropolitan	16	2.0%	2,345,310.79	3.9%
WA - Metropolitan	4	0.5%	205,353.08	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.3%	1,387,021.20	2.3%
VIC - Non metropolitan	10	1.3%	923,691.96	1.6%
QLD - Metropolitan	2	0.3%	274,581.51	0.5%
QLD - Non metropolitan	2	0.3%	30,771.02	0.1%
NSW - Metropolitan	6	0.8%	792,900.49	1.3%
NSW - Non metropolitan	5	0.6%	731,394.82	1.2%
ACT - Metropolitan	1	0.1%	192,824.98	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	124,167.83	0.2%
Total	795	100.0%	59,403,016.84	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	3	0.4%	259,942.33	0.4%
2.00% to 2.50%	7	0.9%	676,596.15	1.1%
2.50% to 3.00%	11	1.4%	1,010,222.59	1.7%
3.00% to 3.50%	5	0.6%	743,423.30	1.3%
3.50% to 4.00%	4	0.5%	379,130.86	0.6%
4.00% to 4.50%	1	0.1%	97,185.17	0.2%
4.50% to 5.00%	3	0.4%	408,638.63	0.7%
5.00% to 5.50%	5	0.6%	571,888.42	1.0%
5.50% to 6.00%	65	8.2%	8,493,932.83	14.3%
6.00% to 6.50%	141	17.7%	17,637,884.94	29.7%
6.50% to 7.00%	68	8.6%	4,951,034.40	8.3%
7.00% to 7.50%	33	4.2%	2,609,415.63	4.4%
7.50% to 8.00%	59	7.4%	3,945,319.47	6.6%
8.00% +	390	49.1%	17,618,402.12	29.7%
Total	795	100.0%	59,403,016.84	100.0%

LIGHT TRUST NO. 6



Loan Seasoning (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	0	0.0%	-	0.0%
6 to 12 months	0	0.0%	-	0.0%
12 to 18 months	0	0.0%	-	0.0%
18 to 24 months	0	0.0%	-	0.0%
24 to 30 months	0	0.0%	-	0.0%
30 to 36 months	0	0.0%	-	0.0%
36 to 42 months	0	0.0%	-	0.0%
42 to 48 months	0	0.0%	-	0.0%
48 to 54 months	0	0.0%	-	0.0%
54 to 60 months	0	0.0%	-	0.0%
60 to 66 months	0	0.0%	-	0.0%
66 to 72 months	0	0.0%	-	0.0%
72+ months	795	100.0%	59,403,016.84	100.0%
Total	795	100%	59,403,016.84	100%

Remaining Loan Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	0	0.0%	-	0.0%
0 to 2 years	5	0.6%	12,371.73	0.0%
2 to 4 years	9	1.1%	82,995.13	0.1%
4 to 6 years	14	1.8%	363,344.27	0.6%
6 to 8 years	18	2.3%	271,603.55	0.5%
8 to 10 years	49	6.2%	2,113,054.02	3.6%
10 to 12 years	64	8.1%	3,213,356.17	5.4%
12 to 14 years	107	13.5%	5,194,763.46	8.7%
14 to 16 years	133	16.7%	9,568,538.61	16.1%
16 to 18 years	169	21.3%	14,712,241.78	24.8%
18 to 20 years	202	25.4%	20,011,724.72	33.7%
20 to 22 years	25	3.1%	3,859,023.40	6.5%
22 to 24 years	0	0.0%	-	0.0%
24 to 26 years	0	0.0%	-	0.0%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	795	100.0%	59,403,016.84	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,353.32	0.6%
Principal & Interest	794	99.9%	59,066,663.52	99.4%
Total	795	100.0%	59,403,016.84	100.0%

LIGHT TRUST NO. 6



Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	1	0.1%	336,353.32	0.6%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	0	0.0%	-	0.0%
36 to 48 months	0	0.0%	-	0.0%
48 to 60 months	0	0.0%	-	0.0%
60 to 72 months	0	0.0%	-	0.0%
72 to 84 months	0	0.0%	-	0.0%
84 to 96 months	0	0.0%	-	0.0%
96 to 108 months	0	0.0%	-	0.0%
108 to 120 months	0	0.0%	-	0.0%
120+ months	0	0.0%	-	0.0%
Principal & Interest	794	99.9%	59,066,663.52	99.4%
Total	795	100.0%	59,403,016.84	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	114	14.3%	11,234,762.36	18.9%
Variable	681	85.7%	48,168,254.48	81.1%
Total	795	100.0%	59,403,016.84	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	29	3.6%	2,703,319.97	4.6%
6 to 12 months	27	3.4%	2,602,071.23	4.4%
12 to 24 months	28	3.5%	2,729,509.05	4.6%
24 to 36 months	18	2.3%	1,875,314.38	3.2%
36 to 48 months	7	0.9%	1,010,422.65	1.7%
48 to 60 months	5	0.6%	314,125.08	0.5%
60+ months	0	0.0%	-	0.0%
Variable	681	85.7%	48,168,254.48	81.1%
Total	795	100.0%	59,403,016.84	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	730	91.8%	51,782,171.14	87.2%
Investment	65	8.2%	7,620,845.70	12.8%
Total	795	100.0%	59,403,016.84	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	795	100.0%	59,403,016.84	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	795	100.0%	59,403,016.84	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	795	100.0%	59,403,016.84	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	795	100.0%	59,403,016.84	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	774	97.4%	57,287,263.60	96.4%
1 to 30 days	9	1.1%	633,797.10	1.1%
31 to 60 days	2	0.3%	212,338.57	0.4%
61 to 90 days	2	0.3%	323,498.95	0.5%
91+ days	8	1.0%	946,118.62	1.6%
Total	795	100.0%	59,403,016.84	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.8%	805,500.44	1.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	547,555.13	0.9%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	4	231,410.18	195,186.95	36,223.23

Risk Retention		
	Risk Retention Pool Balance	Risk Retention Rate
Risk Retention	7,682,985.73	12.9%

People First Bank, a trading name of Heritage and People's Choice Limited (ACN 08 651 125) confirms it retains a material net economic interest of at least 5% of Light Trust No. 6, by holding at all times a randomly selected pool of housing loans which otherwise would have been included in the loan pool, with a total nominal value of at least 5% of the mortgage loans in the series trust.

Disclaimer

This document is restricted to "wholesale clients" only as defined in the Corporations Act 2001 (Cth)(Corporations Act) to whom a disclosure is not required under Part 6D.2 of the Corporations Act. If you are not such an investor you may not consider the document and must return it immediately.

Information regarding securities issued in respect of the Light Trust Series is contained in the relevant prospectus or Information Memorandum. The relevant prospectus or Information Memorandum contain important information which is critical to any decision to subscribe for these securities.

The information contained in this document does not constitute and is not intended to constitute an offer or invitation in relation to the issue, sale or purchase of any securities or financial products, as those terms are used in the Corporations Act, and is not intended to constitute financial product advice or a recommendation. In providing the information contained in this document, Heritage and People's Choice Limited has not taken into account the investment objectives, financial situation and particular needs of any particular investor. Before making an investment decision, you should consider whether it is appropriate in light of your particular investment needs, objectives and financial circumstances. We recommend that you consult with your professional adviser before making any investment.

This document may include estimates and projections and involves significant elements of subjective judgment and analysis. Heritage and People's Choice Limited does not give any express or implied warranty of accuracy or completeness of the information contained herein. Any information is subject to change without notice.