

LIGHT TRUST 2017-1



Portfolio Summary as at 31 August 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	68,791,723.58	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,570,245.88	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	6,772,094.62	6.06%
Class B Notes	AA(sf) / NR	2.40%	2,987,688.80	2.43%
Class C Notes	A+(sf) / NR	3.50%	1,593,434.03	0.49%
Class D Notes	NR / NR	6.00%	398,358.51	
Total			82,113,545.42	

*N.B principal payments on notes are distributed on the 20th day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	7.32%
Excess Spread	0.95%

Underlying collateral summary

No. of Loans (Consolidated):	771
No. of Loans (Unconsolidated):	868
Aggregate Pool Current Balance:	\$81,393,574
Total Valuation of Properties	\$264,605,078
Maximum Loan Balance (Consolidated):	\$596,672
Average Loan Balance (Consolidated):	\$105,569
Weighted Average Interest Rate	6.59%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	267.0
WAVG Remaining Term to Maturity (months):	212.1
WAVG Seasoning (months):	134.7

Loan to Value Ratio (LVR)

Maximum Current LVR:	82.8%
WAVG Current LVR:	47.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	433	56.2%	15,301,091.35	18.8%
\$100,000 to \$150,000	134	17.4%	16,964,447.55	20.8%
\$150,000 to \$200,000	88	11.4%	15,396,694.29	18.9%
\$200,000 to \$250,000	54	7.0%	12,121,846.97	14.9%
\$250,000 to \$300,000	18	2.3%	4,851,300.91	6.0%
\$300,000 to \$350,000	18	2.3%	5,900,122.04	7.2%
\$350,000 to \$400,000	14	1.8%	5,144,134.24	6.3%
\$400,000 to \$450,000	4	0.5%	1,712,539.18	2.1%
\$450,000 to \$500,000	5	0.6%	2,298,480.87	2.8%
\$500,000 to \$750,000	3	0.4%	1,702,917.03	2.1%
\$750,000+	0	0.0%	-	0.0%
Total	771	100%	81,393,574.43	100%

LIGHT TRUST 2017-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	584	75.7%	40,087,765.06	49.3%
50% to 55%	41	5.3%	7,685,325.12	9.4%
55% to 60%	52	6.7%	10,473,701.04	12.9%
60% to 65%	37	4.8%	7,993,447.12	9.8%
65% to 70%	41	5.3%	10,467,062.12	12.9%
70% to 75%	10	1.3%	2,737,055.27	3.4%
75% to 80%	5	0.6%	1,493,721.31	1.8%
80% to 85%	1	0.1%	455,497.39	0.6%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	771	100.0%	81,393,574.43	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	25	3.2%	340,816.01	0.4%
\$100,000 to \$200,000	147	19.1%	6,316,560.81	7.8%
\$200,000 to \$300,000	211	27.4%	16,580,921.77	20.4%
\$300,000 to \$400,000	168	21.8%	21,416,538.11	26.3%
\$400,000 to \$500,000	94	12.2%	12,504,948.75	15.4%
\$500,000 to \$600,000	56	7.3%	10,625,031.07	13.1%
\$600,000 to \$700,000	27	3.5%	4,219,290.44	5.2%
\$700,000 to \$800,000	22	2.9%	4,167,162.44	5.1%
\$800,000 to \$900,000	10	1.3%	2,920,275.41	3.6%
\$900,000 to \$1,000,000	6	0.8%	864,759.42	1.1%
\$1,000,000 to \$1,500,000	5	0.6%	1,437,270.20	1.8%
\$1,500,000+	0	0.0%	-	0.0%
Total	771	100.0%	81,393,574.43	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	360,228.29	0.4%
NSW	19	2.2%	1,658,181.12	2.0%
NT	77	8.9%	14,385,661.94	17.7%
QLD	5	0.6%	447,688.28	0.6%
SA	722	83.2%	60,118,893.35	73.9%
TAS	0	0.0%	-	0.0%
VIC	38	4.4%	3,774,426.65	4.6%
WA	6	0.7%	648,494.80	0.8%
Total	868	100.0%	81,393,574.43	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	564	65.0%	57,845,301.06	71.1%
Non-metropolitan	303	34.9%	23,493,058.04	28.9%
Inner City	1	0.1%	55,215.33	0.1%
Total	868	100.0%	81,393,574.43	100.0%

LIGHT TRUST 2017-1



Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	1	0.1%	55,215.33	0.1%	
SA - Metropolitan	450	51.8%	40,445,149.03	49.7%	
SA - Non metropolitan	271	31.2%	19,618,528.99	24.1%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	63	7.3%	12,107,923.56	14.9%	
NT - Non metropolitan	14	1.6%	2,277,738.38	2.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	5	0.6%	476,905.28	0.6%	
WA - Non metropolitan	1	0.1%	171,589.52	0.2%	
VIC - Inner City	0	0.0%	-	0.0%	
VIC - Metropolitan	34	3.9%	3,433,559.70	4.2%	
VIC - Non metropolitan	4	0.5%	340,866.95	0.4%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	1	0.1%	153,091.20	0.2%	
QLD - Non metropolitan	4	0.5%	294,597.08	0.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	10	1.2%	868,444.00	1.1%	
NSW - Non metropolitan	9	1.0%	789,737.12	1.0%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	1	0.1%	360,228.29	0.4%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	0	0.0%	-	0.0%	
Total	868	100.0%	81,393,574.43	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	5	0.6%	955,403.14	1.2%	
2.00% to 2.25%	2	0.2%	490,481.05	0.6%	
2.25% to 2.50%	8	0.9%	532,625.66	0.7%	
2.50% to 2.75%	5	0.6%	333,118.94	0.4%	
2.75% to 3.00%	6	0.7%	951,621.31	1.2%	
3.00% to 3.25%	11	1.3%	1,036,822.37	1.3%	
3.25% to 3.50%	3	0.3%	744,439.40	0.9%	
3.50% to 3.75%	4	0.5%	256,277.47	0.3%	
3.75% to 4.00%	1	0.1%	29,977.99	0.0%	
4.00% to 4.25%	0	0.0%	-	0.0%	
4.25% to 4.50%	2	0.2%	290,015.61	0.4%	
4.50% to 4.75%	1	0.1%	75,259.04	0.1%	
4.75% to 5.00%	8	0.9%	1,067,252.61	1.3%	
5.00% to 5.25%	2	0.2%	482,121.99	0.6%	
5.25% to 5.50%	4	0.5%	729,625.89	0.9%	
5.50% to 5.75%	11	1.3%	1,989,078.72	2.4%	
5.75% to 6.00%	70	8.1%	10,495,406.24	12.9%	
6.00%+	725	83.5%	60,934,047.00	74.9%	
Total	868	100.0%	81,393,574.43	100.0%	

LIGHT TRUST 2017-1



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	868	100.0%	81,393,574.43	100.0%	
Total	868	100%	81,393,574.43	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	12	1.4%	62,881.50	0.1%	
2 to 4 years	8	0.9%	85,526.25	0.1%	
4 to 6 years	16	1.8%	272,854.19	0.3%	
6 to 8 years	33	3.8%	663,548.99	0.8%	
8 to 10 years	72	8.3%	3,259,059.68	4.0%	
10 to 12 years	97	11.2%	5,342,100.25	6.6%	
12 to 14 years	67	7.7%	5,228,528.22	6.4%	
14 to 16 years	73	8.4%	7,269,422.62	8.9%	
16 to 18 years	125	14.4%	11,612,962.04	14.3%	
18 to 20 years	146	16.8%	18,902,243.99	23.2%	
20 to 22 years	214	24.7%	28,314,530.44	34.8%	
22 to 24 years	5	0.6%	379,916.26	0.5%	
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	868	100.0%	81,393,574.43	100.0%	

Repayment Method (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Interest Only	1	0.1%	190,108.81	0.2%	
Principal & Interest	867	99.9%	81,203,465.62	99.8%	
Total	868	100.0%	81,393,574.43	100.0%	

LIGHT TRUST 2017-1



Interest Only Remaining Term (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0 to 12 months	1	0.1%	190,108.81	0.2%	
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	867	99.9%	81,203,465.62	99.8%	
Total	868	100.0%	81,393,574.43	100.0%	

Interest Rate Type (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Fixed	130	15.0%	15,989,651.06	19.6%	
Variable	738	85.0%	65,403,923.37	80.4%	
Total	868	100.0%	81,393,574.43	100.0%	

Remaining Fixed Period (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0 to 6 months	42	4.8%	6,106,969.37	7.5%	
6 to 12 months	29	3.3%	3,294,827.02	4.0%	
12 to 24 months	28	3.2%	2,806,827.61	3.4%	
24 to 36 months	23	2.6%	2,907,251.44	3.6%	
36 to 48 months	3	0.3%	526,304.22	0.6%	
48 to 60 months	5	0.6%	347,471.40	0.4%	
60+ months	0	0.0%	-	0.0%	
Variable	738	85.0%	65,403,923.37	80.4%	
Total	868	100.0%	81,393,574.43	100.0%	

Occupancy (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Owner Occupier	779	89.7%	68,851,220.16	84.6%	
Investment	89	10.3%	12,542,354.27	15.4%	
Total	868	100.0%	81,393,574.43	100.0%	

Loan Documentation (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Full Documentation	868	100.0%	81,393,574.43	100.0%	
Low Documentation	0	0.0%	-	0.0%	
Total	868	100.0%	81,393,574.43	100.0%	

Mortgage Insurer (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
QBE	863	99.4%	80,733,336.35	99.2%	
Genworth	5	0.6%	660,238.08	0.8%	
Uninsured	0	0.0%	-	0.0%	
Total	868	100.0%	81,393,574.43	100.0%	

LIGHT TRUST 2017-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	845	97.4%	77,845,694.63	95.6%
1 to 30 days	17	2.0%	2,730,313.22	3.4%
31 to 60 days	3	0.3%	435,175.88	0.5%
61 to 90 days	1	0.1%	54,769.48	0.1%
91+ days	2	0.2%	327,621.22	0.4%
Total	868	100.0%	81,393,574.43	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.6%	720,870.35	0.9%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	566,647.66	0.7%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	3	193,912.19	184,702.52	9,209.67

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