

LIGHT TRUST 2018-1



Portfolio Summary as at 31 August 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	83,541,779.62	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	4,177,857.90	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	6,366,259.67	5.40%
Class B Notes	AA(sf) / NR	2.00%	3,183,129.83	2.20%
Class C Notes	A+(sf) / NR	2.90%	1,790,510.53	0.40%
Class D Notes	NR / NR	5.90%	397,891.23	
Total			99,457,428.79	

*N.B principal payments on notes are distributed on the 22nd day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	20.17%
Excess Spread	0.97%

Underlying collateral summary

No. of Loans (Consolidated):	783
No. of Loans (Unconsolidated):	876
Aggregate Pool Current Balance:	\$97,396,206
Total Valuation of Properties	\$296,146,192
Maximum Loan Balance (Consolidated):	\$682,985
Average Loan Balance (Consolidated):	\$124,389
Weighted Average Interest Rate	6.40%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	275.0
WAVG Remaining Term to Maturity (months):	230.3
WAVG Seasoning (months):	115.3

Loan to Value Ratio (LVR)

Maximum Current LVR:	83.0%
WAVG Current LVR:	49.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	378	48.3%	13,298,363.75	13.7%
\$100,000 to \$150,000	106	13.5%	13,124,858.05	13.5%
\$150,000 to \$200,000	120	15.3%	20,826,907.73	21.4%
\$200,000 to \$250,000	77	9.8%	17,161,124.71	17.6%
\$250,000 to \$300,000	44	5.6%	11,772,469.73	12.1%
\$300,000 to \$350,000	33	4.2%	10,523,714.56	10.8%
\$350,000 to \$400,000	13	1.7%	4,824,694.45	5.0%
\$400,000 to \$450,000	6	0.8%	2,549,440.24	2.6%
\$450,000 to \$500,000	2	0.3%	940,521.76	1.0%
\$500,000 to \$750,000	4	0.5%	2,374,110.81	2.4%
\$750,000+	0	0.0%	-	0.0%
Total	783	100%	97,396,205.79	100%

LIGHT TRUST 2018-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	565	72.2%	48,610,501.06	49.9%
50% to 55%	34	4.3%	6,941,693.16	7.1%
55% to 60%	38	4.9%	8,545,958.63	8.8%
60% to 65%	58	7.4%	12,278,247.20	12.6%
65% to 70%	61	7.8%	14,519,197.31	14.9%
70% to 75%	21	2.7%	5,125,089.01	5.3%
75% to 80%	4	0.5%	839,970.84	0.9%
80% to 85%	2	0.3%	535,548.58	0.5%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	783	100.0%	97,396,205.79	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	23	2.9%	329,177.45	0.3%
\$100,000 to \$200,000	89	11.4%	4,347,580.68	4.5%
\$200,000 to \$300,000	200	25.5%	17,864,877.58	18.3%
\$300,000 to \$400,000	197	25.2%	26,378,459.80	27.1%
\$400,000 to \$500,000	123	15.7%	19,016,371.87	19.5%
\$500,000 to \$600,000	60	7.7%	9,472,945.81	9.7%
\$600,000 to \$700,000	34	4.3%	6,373,314.46	6.5%
\$700,000 to \$800,000	30	3.8%	7,548,486.26	7.8%
\$800,000 to \$900,000	14	1.8%	2,903,458.22	3.0%
\$900,000 to \$1,000,000	6	0.8%	1,785,268.81	1.8%
\$1,000,000 to \$1,500,000	7	0.9%	1,376,264.85	1.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	783	100.0%	97,396,205.79	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	383,921.54	0.4%
NSW	16	1.8%	2,189,837.23	2.2%
NT	106	12.1%	15,781,125.34	16.2%
QLD	11	1.3%	1,019,699.26	1.0%
SA	677	77.3%	68,925,840.41	70.8%
TAS	2	0.2%	98,104.66	0.1%
VIC	51	5.8%	7,425,116.36	7.6%
WA	11	1.3%	1,572,560.99	1.6%
Total	876	100.0%	97,396,205.79	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	583	66.6%	69,176,886.53	71.0%
Non-metropolitan	289	33.0%	27,098,677.43	27.8%
Inner City	4	0.5%	1,120,641.83	1.2%
Total	876	100.0%	97,396,205.79	100.0%

LIGHT TRUST 2018-1



Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	2	0.2%	456,599.00	0.5%
SA - Metropolitan	435	49.7%	46,781,829.86	48.0%
SA - Non metropolitan	240	27.4%	21,687,411.55	22.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	83	9.5%	13,136,570.86	13.5%
NT - Non metropolitan	23	2.6%	2,644,554.48	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	1.0%	1,220,847.47	1.3%
WA - Non metropolitan	2	0.2%	351,713.52	0.4%
VIC - Inner City	2	0.2%	664,042.83	0.7%
VIC - Metropolitan	35	4.0%	5,388,417.73	5.5%
VIC - Non metropolitan	14	1.6%	1,372,655.80	1.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	6	0.7%	581,939.16	0.6%
QLD - Non metropolitan	5	0.6%	437,760.10	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.3%	1,585,255.25	1.6%
NSW - Non metropolitan	5	0.6%	604,581.98	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	383,921.54	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	98,104.66	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	876	100.0%	97,396,205.79	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	10	1.1%	1,275,713.66	1.3%
2.00% to 2.25%	4	0.5%	816,994.81	0.8%
2.25% to 2.50%	10	1.1%	760,857.94	0.8%
2.50% to 2.75%	1	0.1%	183,564.41	0.2%
2.75% to 3.00%	10	1.1%	2,105,377.41	2.2%
3.00% to 3.25%	9	1.0%	652,557.04	0.7%
3.25% to 3.50%	2	0.2%	245,503.31	0.3%
3.50% to 3.75%	5	0.6%	661,622.41	0.7%
3.75% to 4.00%	2	0.2%	165,263.03	0.2%
4.00% to 4.25%	1	0.1%	84,973.45	0.1%
4.25% to 4.50%	1	0.1%	127,021.30	0.1%
4.50% to 4.75%	0	0.0%	-	0.0%
4.75% to 5.00%	13	1.5%	1,444,037.55	1.5%
5.00% to 5.25%	1	0.1%	87,541.62	0.1%
5.25% to 5.50%	4	0.5%	660,311.39	0.7%
5.50% to 5.75%	6	0.7%	1,169,445.82	1.2%
5.75% to 6.00%	105	12.0%	17,019,283.33	17.5%
6.00%+	692	79.0%	69,936,137.31	71.8%
Total	876	100.0%	97,396,205.79	100.0%

LIGHT TRUST 2018-1



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	876	100.0%	97,396,205.79	100.0%
Total	876	100%	97,396,205.79	100.0%

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	14	1.6%	441,997.04	0.5%
2 to 4 years	14	1.6%	174,240.14	0.2%
4 to 6 years	10	1.1%	385,682.15	0.4%
6 to 8 years	35	4.0%	792,033.46	0.8%
8 to 10 years	39	4.5%	1,598,651.10	1.6%
10 to 12 years	74	8.4%	3,626,853.30	3.7%
12 to 14 years	95	10.8%	6,494,094.40	6.7%
14 to 16 years	41	4.7%	4,320,169.76	4.4%
16 to 18 years	98	11.2%	11,289,293.52	11.6%
18 to 20 years	77	8.8%	10,891,895.03	11.2%
20 to 22 years	187	21.3%	30,169,240.57	31.0%
22 to 24 years	192	21.9%	27,212,055.32	27.9%
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	876	100.0%	97,396,205.79	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	8	0.9%	1,028,831.13	1.1%
Principal & Interest	868	99.1%	96,367,374.66	98.9%
Total	876	100.0%	97,396,205.79	100.0%

LIGHT TRUST 2018-1



Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	3	0.3%	409,632.13	0.4%
12 to 24 months	4	0.5%	579,259.46	0.6%
24 to 36 months	1	0.1%	39,939.54	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	868	99.1%	96,367,374.66	98.9%
Total	876	100.0%	97,396,205.79	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	139	15.9%	16,791,480.91	17.2%
Variable	737	84.1%	80,604,724.88	82.8%
Total	876	100.0%	97,396,205.79	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	39	4.5%	4,658,372.53	4.8%
6 to 12 months	27	3.1%	3,198,989.88	3.3%
12 to 24 months	35	4.0%	4,014,454.29	4.1%
24 to 36 months	28	3.2%	3,406,409.66	3.5%
36 to 48 months	6	0.7%	700,174.86	0.7%
48 to 60 months	4	0.5%	813,079.69	0.8%
60+ months	0	0.0%	-	0.0%
Variable	737	84.1%	80,604,724.88	82.8%
Total	876	100.0%	97,396,205.79	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	782	89.3%	84,717,536.61	87.0%
Investment	94	10.7%	12,678,669.18	13.0%
Total	876	100.0%	97,396,205.79	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	876	100.0%	97,396,205.79	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	876	100.0%	97,396,205.79	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	875	99.9%	97,396,203.79	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	2.00	0.0%
Total	876	100.0%	97,396,205.79	100.0%

LIGHT TRUST 2018-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	853	97.4%	93,507,326.04	96.0%
1 to 30 days	17	1.9%	2,892,851.63	3.0%
31 to 60 days	2	0.2%	181,122.48	0.2%
61 to 90 days	1	0.1%	266,268.19	0.3%
91+ days	3	0.3%	548,637.45	0.6%
Total	876	100.0%	97,396,205.79	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.6%	867,983.05	0.9%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	4	0.5%	507,059.09	0.5%

Losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	4	185,162.97	158,522.73	26,640.24

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