

# LIGHT TRUST 2019-1



## Portfolio Summary as at 31 August 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		-	
Class AR Notes	AAA(EXP)sf / AAA(EXP)sf	1.00%	146,870,000.00	16.13%
Class AB Notes	AAA(sf) / NR	1.80%	15,888,379.12	7.06%
Class B Notes	AA(sf) / NR	2.00%	4,410,722.68	4.54%
Class C Notes	A(sf) / NR	2.65%	4,063,079.52	2.22%
Class D Notes	BBB+(sf) / NR	3.25%	1,586,121.97	1.31%
Class E Notes	NR / NR	6.00%	2,297,704.05	
<b>Total</b>			<b>175,116,007.33</b>	

\*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)  
 \*\*A Note refinanced 21st August 2024

### Conditional Prepayment Rate (CPR)

Current CPR	21.84%
Excess Spread	0.64%

### Underlying collateral summary

No. of Loans (Consolidated):	961
No. of Loans (Unconsolidated):	1,135
Aggregate Pool Current Balance:	\$171,203,272
Total Valuation of Properties	\$442,852,080
Maximum Loan Balance (Consolidated):	\$780,091
Average Loan Balance (Consolidated):	\$178,151
Weighted Average Interest Rate	6.29%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	337.0
WAVG Remaining Term to Maturity (months):	241.4
WAVG Seasoning (months):	102.1
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	88.9%
WAVG Current LVR:	51.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	302	31.4%	13,156,498.96	7.7%
\$100,000 to \$150,000	150	15.6%	18,341,411.59	10.7%
\$150,000 to \$200,000	145	15.1%	25,253,319.50	14.8%
\$200,000 to \$250,000	127	13.2%	28,323,108.40	16.5%
\$250,000 to \$300,000	83	8.6%	22,607,591.90	13.2%
\$300,000 to \$350,000	56	5.8%	18,053,867.03	10.5%
\$350,000 to \$400,000	32	3.3%	12,045,149.64	7.0%
\$400,000 to \$450,000	25	2.6%	10,579,018.78	6.2%
\$450,000 to \$500,000	12	1.2%	5,683,441.51	3.3%
\$500,000 to \$750,000	28	2.9%	16,379,774.32	9.6%
\$750,000+	1	0.1%	780,090.53	0.5%
<b>Total</b>	<b>961</b>	<b>100%</b>	<b>171,203,272.16</b>	<b>100%</b>

# LIGHT TRUST 2019-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	605	63.0%	77,982,123.92	45.5%
50% to 55%	57	5.9%	13,023,256.27	7.6%
55% to 60%	79	8.2%	20,021,668.98	11.7%
60% to 65%	89	9.3%	22,928,802.76	13.4%
65% to 70%	67	7.0%	19,915,149.17	11.6%
70% to 75%	40	4.2%	11,364,821.48	6.6%
75% to 80%	19	2.0%	5,029,957.90	2.9%
80% to 85%	3	0.3%	616,535.91	0.4%
85% to 90%	2	0.2%	320,955.77	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>961</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	4	0.4%	105,162.09	0.1%
\$100,000 to \$200,000	68	7.1%	4,690,036.95	2.7%
\$200,000 to \$300,000	182	18.9%	18,335,576.83	10.7%
\$300,000 to \$400,000	238	24.8%	35,682,947.31	20.8%
\$400,000 to \$500,000	163	17.0%	29,843,976.82	17.4%
\$500,000 to \$600,000	120	12.5%	25,855,079.84	15.1%
\$600,000 to \$700,000	62	6.5%	16,308,143.10	9.5%
\$700,000 to \$800,000	35	3.6%	7,951,568.75	4.6%
\$800,000 to \$900,000	23	2.4%	6,061,055.67	3.5%
\$900,000 to \$1,000,000	26	2.7%	10,011,245.96	5.8%
\$1,000,000 to \$1,500,000	36	3.7%	15,037,242.87	8.8%
\$1,500,000+	4	0.4%	1,321,235.97	0.8%
<b>Total</b>	<b>961</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	465,451.80	0.3%
NSW	19	1.7%	3,783,601.03	2.2%
NT	77	6.8%	15,315,447.78	8.9%
QLD	13	1.1%	2,934,731.91	1.7%
SA	873	76.9%	117,363,457.56	68.6%
TAS	2	0.2%	122,680.48	0.1%
VIC	140	12.3%	29,123,327.77	17.0%
WA	9	0.8%	2,094,573.83	1.2%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	829	73.0%	130,450,500.57	76.2%
Non-metropolitan	300	26.4%	39,485,357.18	23.1%
Inner City	6	0.5%	1,267,414.41	0.7%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

# LIGHT TRUST 2019-1



Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.4%	712,962.96	0.4%
SA - Metropolitan	642	56.6%	90,589,294.46	52.9%
SA - Non metropolitan	227	20.0%	26,061,200.14	15.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	44	3.9%	8,671,668.74	5.1%
NT - Non metropolitan	33	2.9%	6,643,779.04	3.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	0.8%	2,094,573.83	1.2%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	441,767.44	0.3%
VIC - Metropolitan	110	9.7%	23,547,244.97	13.8%
VIC - Non metropolitan	29	2.6%	5,134,315.36	3.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	8	0.7%	2,309,445.71	1.3%
QLD - Non metropolitan	5	0.4%	625,286.20	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	1.2%	2,772,821.06	1.6%
NSW - Non metropolitan	5	0.4%	1,010,779.97	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	465,451.80	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	112,684.01	0.1%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	9,996.47	0.0%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	21	1.9%	3,853,813.90	2.3%
2.00% to 2.25%	15	1.3%	2,769,401.25	1.6%
2.25% to 2.50%	8	0.7%	1,625,736.92	0.9%
2.50% to 2.75%	6	0.5%	571,981.00	0.3%
2.75% to 3.00%	15	1.3%	2,354,992.81	1.4%
3.00% to 3.25%	2	0.2%	370,344.58	0.2%
3.25% to 3.50%	5	0.4%	957,956.66	0.6%
3.50% to 3.75%	3	0.3%	335,170.28	0.2%
3.75% to 4.00%	4	0.4%	590,119.68	0.3%
4.00% to 4.25%	4	0.4%	446,012.23	0.3%
4.25% to 4.50%	1	0.1%	47,029.33	0.0%
4.50% to 4.75%	0	0.0%	-	0.0%
4.75% to 5.00%	7	0.6%	1,384,340.60	0.8%
5.00% to 5.25%	0	0.0%	-	0.0%
5.25% to 5.50%	5	0.4%	1,328,432.36	0.8%
5.50% to 5.75%	2	0.2%	627,239.44	0.4%
5.75% to 6.00%	135	11.9%	27,307,583.46	16.0%
6.00%+	902	79.5%	126,633,117.66	74.0%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

# LIGHT TRUST 2019-1



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	16	1.4%	1,783,826.76	1.0%
66 to 72 months	28	2.5%	2,521,227.18	1.5%
72+ months	1091	96.1%	166,898,218.22	97.5%
<b>Total</b>	<b>1135</b>	<b>100%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

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	6	0.5%	49,351.84	0.0%
2 to 4 years	13	1.1%	330,777.40	0.2%
4 to 6 years	10	0.9%	371,352.78	0.2%
6 to 8 years	18	1.6%	1,045,769.93	0.6%
8 to 10 years	37	3.3%	2,592,456.79	1.5%
10 to 12 years	45	4.0%	3,680,164.68	2.1%
12 to 14 years	110	9.7%	10,903,366.30	6.4%
14 to 16 years	73	6.4%	8,050,916.47	4.7%
16 to 18 years	89	7.8%	12,620,561.02	7.4%
18 to 20 years	113	10.0%	18,055,039.06	10.5%
20 to 22 years	253	22.3%	41,986,098.60	24.5%
22 to 24 years	357	31.5%	69,754,980.51	40.7%
24 to 26 years	10	0.9%	1,467,184.22	0.9%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	1	0.1%	295,252.56	0.2%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	2,143,238.42	1.3%
Principal & Interest	1128	99.4%	169,060,033.74	98.7%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

# LIGHT TRUST 2019-1



Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	3	0.3%	1,226,759.51	0.7%
12 to 24 months	2	0.2%	311,294.90	0.2%
24 to 36 months	2	0.2%	605,184.01	0.4%
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	1128	99.4%	169,060,033.74	98.7%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	175	15.4%	28,006,594.96	16.4%
Variable	960	84.6%	143,196,677.20	83.6%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	67	5.9%	11,166,666.06	6.5%
6 to 12 months	29	2.6%	4,128,246.40	2.4%
12 to 24 months	35	3.1%	5,953,260.97	3.5%
24 to 36 months	26	2.3%	3,925,378.02	2.3%
36 to 48 months	7	0.6%	958,346.02	0.6%
48 to 60 months	11	1.0%	1,874,697.49	1.1%
60+ months	0	0.0%	-	0.0%
Variable	960	84.6%	143,196,677.20	83.6%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	977	86.1%	139,684,223.47	81.6%
Investment	158	13.9%	31,519,048.69	18.4%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,135	100.0%	171,203,272.16	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	269	23.7%	39,951,356.95	23.3%
Genworth	0	0.0%	-	0.0%
Uninsured	866	76.3%	131,251,915.21	76.7%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

# LIGHT TRUST 2019-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1106	97.4%	165,890,411.81	96.9%
1 to 30 days	24	2.1%	4,054,597.68	2.4%
31 to 60 days	2	0.2%	530,449.94	0.3%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.3%	727,812.73	0.4%
<b>Total</b>	<b>1135</b>	<b>100.0%</b>	<b>171,203,272.16</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.3%	538,976.93	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	0	0.0%	0.00	0.0%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	0	-	-	-

## 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 Ltd 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 Ltd 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.