

# LIGHT TRUST NO. 6



## Portfolio Summary as at 31 May 2021

Note Balances	Current Invested Amount
Class A1 Notes	111,038,865.15
Class A2 Notes	3,982,915.82
Class AB Notes	6,736,145.61
Class B Notes	8,045,951.71
Class C Notes	2,282,804.90
Class D Notes	523,922.43
<b>Total</b>	<b>132,610,605.62</b>

## Conditional Prepayment Rate (CPR)

Current CPR	#N/A
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## Underlying collateral summary

No. of Loans (Consolidated):	1,201
No. of Loans (Unconsolidated):	1,308
Aggregate Pool Current Balance:	\$130,694,800
Total Valuation of Properties	\$378,157,195

Maximum Loan Balance (Consolidated):	\$631,444
Average Loan Balance (Consolidated):	\$110,008

## Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	289.0
WAVG Remaining Term to Maturity (months):	237.5
WAVG Seasoning (months):	110.2

## Loan to Value Ratio (LVR)

Maximum Current LVR:	93.6%
WAVG Current LVR:	48.2%

## Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	645	53.6%	27,847,549.31	21.0%
\$100,000 to \$150,000	210	17.4%	26,202,464.06	19.8%
\$150,000 to \$200,000	167	13.9%	28,973,425.65	21.9%
\$200,000 to \$250,000	96	8.0%	21,526,064.14	16.3%
\$250,000 to \$300,000	42	3.5%	11,274,797.92	8.5%
\$300,000 to \$350,000	21	1.7%	6,778,675.35	5.1%
\$350,000 to \$400,000	9	0.7%	3,285,497.40	2.5%
\$400,000 to \$450,000	8	0.7%	3,326,224.58	2.5%
\$450,000 to \$500,000	2	0.2%	945,656.09	0.7%
\$500,000 to \$750,000	4	0.3%	2,288,813.82	1.7%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1204</b>	<b>100%</b>	<b>132,449,168.32</b>	<b>100%</b>

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## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	842	69.9%	63,159,353.66	47.7%
50% to 55%	99	8.2%	15,778,879.20	11.9%
55% to 60%	94	7.8%	18,037,220.17	13.6%
60% to 65%	80	6.6%	14,854,607.98	11.2%
65% to 70%	54	4.5%	11,284,058.73	8.5%
70% to 75%	23	1.9%	6,385,128.67	4.8%
75% to 80%	5	0.4%	1,135,090.15	0.9%
80% to 85%	5	0.4%	1,575,052.49	1.2%
85% to 90%	1	0.1%	141,462.63	0.1%
90% to 95%	1	0.1%	98,314.64	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1204</b>	<b>100.0%</b>	<b>132,449,168.32</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	35	2.9%	940,813.92	0.7%
\$100,000 to \$200,000	210	17.4%	11,434,013.47	8.6%
\$200,000 to \$300,000	354	29.4%	30,093,857.75	22.7%
\$300,000 to \$400,000	320	26.6%	38,084,791.51	28.8%
\$400,000 to \$500,000	149	12.4%	22,845,242.40	17.2%
\$500,000 to \$600,000	84	7.0%	16,081,599.53	12.1%
\$600,000 to \$700,000	24	2.0%	5,131,298.98	3.9%
\$700,000 to \$800,000	14	1.2%	3,140,394.25	2.4%
\$800,000 to \$900,000	9	0.7%	2,888,783.89	2.2%
\$900,000 to \$1,000,000	4	0.3%	1,400,540.41	1.1%
\$1,000,000 to \$1,500,000	1	0.1%	407,832.21	0.3%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1204</b>	<b>100.0%</b>	<b>132,449,168.32</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	319,218.81	0.2%
NSW	17	1.3%	2,509,794.42	1.9%
NT	93	7.1%	16,289,536.32	12.5%
QLD	16	1.2%	1,671,616.33	1.3%
SA	1135	86.8%	102,481,670.19	78.4%
TAS	2	0.2%	154,021.20	0.1%
VIC	33	2.5%	5,556,990.85	4.3%
WA	11	0.8%	1,711,952.06	1.3%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	846	64.7%	92,169,103.90	70.5%
Non-metropolitan	456	34.9%	37,995,477.45	29.1%
Inner City	6	0.5%	530,218.83	0.4%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

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## Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.3%	291,052.38	0.2%
SA - Metropolitan	741	56.7%	73,490,185.91	56.2%
SA - Non metropolitan	390	29.8%	28,700,431.90	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	69	5.3%	12,437,088.10	9.5%
NT - Non metropolitan	24	1.8%	3,852,448.22	2.9%
WA - Inner City	1	0.1%	7,362.99	0.0%
WA - Metropolitan	9	0.7%	1,414,384.18	1.1%
WA - Non metropolitan	1	0.1%	290,204.89	0.2%
VIC - Inner City	1	0.1%	231,803.46	0.2%
VIC - Metropolitan	15	1.1%	2,755,780.01	2.1%
VIC - Non metropolitan	17	1.3%	2,569,407.38	2.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	335,226.95	0.3%
QLD - Non metropolitan	13	1.0%	1,336,389.38	1.0%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	8	0.6%	1,417,219.94	1.1%
NSW - Non metropolitan	9	0.7%	1,092,574.48	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	319,218.81	0.2%
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	2	0.2%	154,021.20	0.1%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	17	1.3%	3,467,159.21	2.7%
2.00% to 2.25%	22	1.7%	3,837,991.05	2.9%
2.25% to 2.50%	85	6.5%	11,385,740.45	8.7%
2.50% to 2.75%	15	1.1%	2,139,585.16	1.6%
2.75% to 3.00%	61	4.7%	9,255,137.87	7.1%
3.00% to 3.25%	92	7.0%	11,473,188.27	8.8%
3.25% to 3.50%	69	5.3%	7,387,404.61	5.7%
3.50% to 3.75%	108	8.3%	12,898,977.75	9.9%
3.75% to 4.00%	572	43.7%	47,895,263.64	36.6%
4.00% to 4.25%	36	2.8%	4,098,362.84	3.1%
4.25% to 4.50%	25	1.9%	3,530,766.44	2.7%
4.50% to 4.75%	189	14.4%	12,112,751.35	9.3%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	17	1.3%	1,212,471.54	0.9%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

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## 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	26	2.0%	3,701,164.51	2.8%
72+ months	1282	98.0%	126,993,635.67	97.2%
<b>Total</b>	<b>1308</b>	<b>100%</b>	<b>130,694,800.18</b>	<b>100%</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%	50,532.93	0.0%
2 to 4 years	7	0.5%	137,594.29	0.1%
4 to 6 years	9	0.7%	198,163.11	0.2%
6 to 8 years	19	1.5%	625,665.43	0.5%
8 to 10 years	19	1.5%	833,863.23	0.6%
10 to 12 years	37	2.8%	1,266,380.03	1.0%
12 to 14 years	84	6.4%	5,312,330.48	4.1%
14 to 16 years	121	9.3%	8,211,546.61	6.3%
16 to 18 years	192	14.7%	16,235,406.55	12.4%
18 to 20 years	263	20.1%	26,865,214.92	20.6%
20 to 22 years	281	21.5%	33,345,622.49	25.5%
22 to 24 years	267	20.4%	36,882,303.00	28.2%
24 to 26 years	3	0.2%	730,177.11	0.6%
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%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	5	0.4%	1,257,810.31	1.0%
Principal & Interest	1303	99.6%	129,436,989.87	99.0%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

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## Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	2	0.2%	435,192.80	0.3%
12 to 24 months	2	0.2%	487,421.04	0.4%
24 to 36 months	0	0.0%	-	0.0%
36 to 48 months	1	0.1%	335,196.47	0.3%
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	1303	99.6%	129,436,989.87	99.0%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	239	18.3%	32,723,644.99	25.0%
Variable	1069	81.7%	97,971,155.19	75.0%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	56	4.3%	8,113,429.14	6.2%
6 to 12 months	46	3.5%	6,005,388.06	4.6%
12 to 24 months	59	4.5%	7,707,322.55	5.9%
24 to 36 months	52	4.0%	7,156,557.98	5.5%
36 to 48 months	19	1.5%	2,815,089.99	2.2%
48 to 60 months	6	0.5%	796,525.89	0.6%
60+ months	0	0.0%	-	0.0%
Variable	1069	81.8%	97,971,155.19	75.0%
<b>Total</b>	<b>1307</b>	<b>100.0%</b>	<b>130,565,468.80</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1165	89.1%	111,661,072.57	85.4%
Investment	143	10.9%	19,033,727.61	14.6%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,308	100.0%	130,694,800.18	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1308	100.0%	130,694,800.18	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1291	98.7%	127,780,116.19	97.8%
1 to 30 days	8	0.6%	1,619,576.82	1.2%
31 to 60 days	6	0.5%	815,191.31	0.6%
61 to 90 days	1	0.1%	134,024.46	0.1%
91+ days	2	0.2%	345,891.40	0.3%
<b>Total</b>	<b>1308</b>	<b>100.0%</b>	<b>130,694,800.18</b>	<b>100.0%</b>

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	381,601.22	0.3%

## Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	544,195.38	0.4%

## Cumulative losses

	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	149,119.67	148,676.30	443.37

## Disclaimer

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