

LIGHT TRUST NO. 6



Portfolio Summary as at 31 July 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	54,514,509.95	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,955,411.76	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,409,374.11	8.40%
Class B Notes	AA(sf) / NR	2.40%	4,072,307.98	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,155,399.02	0.41%
Class D Notes	NR / NR	6.00%	265,173.53	
Total*			65,372,176.37	

*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	15.82%
Excess Spread	1.08%

Underlying collateral summary

No. of Loans (Consolidated):	783
No. of Loans (Unconsolidated):	842
Aggregate Pool Current Balance:	\$64,270,798
Total Valuation of Properties	\$241,091,287
Maximum Loan Balance (Consolidated):	\$564,015
Average Loan Balance (Consolidated):	\$82,083
Weighted Average Interest Rate	6.81%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	251.0
WAVG Remaining Term to Maturity (months):	201.8
WAVG Seasoning (months):	146.8
Loan to Value Ratio (LVR)	
Maximum Current LVR:	80.4%
WAVG Current LVR:	42.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	516	65.9%	17,687,793.54	27.5%
\$100,000 to \$150,000	118	15.1%	14,862,616.22	23.1%
\$150,000 to \$200,000	85	10.9%	14,763,106.35	23.0%
\$200,000 to \$250,000	33	4.2%	7,152,792.09	11.1%
\$250,000 to \$300,000	18	2.3%	4,828,854.34	7.5%
\$300,000 to \$350,000	6	0.8%	1,962,926.28	3.1%
\$350,000 to \$400,000	4	0.5%	1,525,166.42	2.4%
\$400,000 to \$450,000	1	0.1%	431,288.39	0.7%
\$450,000 to \$500,000	1	0.1%	492,239.47	0.8%
\$500,000 to \$750,000	1	0.1%	564,015.28	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	783	100%	64,270,798.38	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	655	83.7%	41,186,427.19	64.1%
50% to 55%	52	6.6%	8,293,463.71	12.9%
55% to 60%	40	5.1%	6,753,324.94	10.5%
60% to 65%	24	3.1%	5,292,521.41	8.2%
65% to 70%	6	0.8%	1,488,293.94	2.3%
70% to 75%	3	0.4%	822,975.79	1.3%
75% to 80%	2	0.3%	272,981.02	0.4%
80% to 85%	1	0.1%	160,810.38	0.3%
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%	64,270,798.38	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	27	3.4%	595,015.80	0.9%
\$100,000 to \$200,000	149	19.0%	6,677,460.45	10.4%
\$200,000 to \$300,000	248	31.7%	15,795,001.50	24.6%
\$300,000 to \$400,000	202	25.8%	18,011,578.70	28.0%
\$400,000 to \$500,000	84	10.7%	9,730,568.12	15.1%
\$500,000 to \$600,000	51	6.5%	8,094,637.04	12.6%
\$600,000 to \$700,000	8	1.0%	2,038,865.31	3.2%
\$700,000 to \$800,000	4	0.5%	826,896.31	1.3%
\$800,000 to \$900,000	6	0.8%	1,175,690.65	1.8%
\$900,000 to \$1,000,000	3	0.4%	946,144.26	1.5%
\$1,000,000 to \$1,500,000	1	0.1%	378,940.24	0.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	783	100.0%	64,270,798.38	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	206,324.98	0.3%
NSW	11	1.3%	1,540,672.00	2.4%
NT	70	8.3%	10,715,740.47	16.7%
QLD	6	0.7%	317,621.41	0.5%
SA	726	86.2%	48,307,558.23	75.2%
TAS	1	0.1%	125,783.52	0.2%
VIC	23	2.7%	2,842,185.28	4.4%
WA	4	0.5%	214,912.49	0.3%
Total	842	100.0%	64,270,798.38	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	550	65.3%	45,189,151.24	70.3%
Non-metropolitan	287	34.1%	18,565,254.38	28.9%
Inner City	5	0.6%	516,392.76	0.8%
Total	842	100.0%	64,270,798.38	100.0%

LIGHT TRUST NO. 6



Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.5%	347,779.10	0.5%
SA - Metropolitan	470	55.8%	33,907,457.67	52.8%
SA - Non metropolitan	252	29.9%	14,052,321.46	21.9%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	54	6.4%	8,339,033.33	13.0%
NT - Non metropolitan	16	1.9%	2,376,707.14	3.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.5%	214,912.49	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	168,613.66	0.3%
VIC - Metropolitan	11	1.3%	1,452,451.88	2.3%
VIC - Non metropolitan	11	1.3%	1,221,119.74	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	4	0.5%	281,982.83	0.4%
QLD - Non metropolitan	2	0.2%	35,638.58	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.7%	786,988.06	1.2%
NSW - Non metropolitan	5	0.6%	753,683.94	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	206,324.98	0.3%
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	1	0.1%	125,783.52	0.2%
Total	842	100.0%	64,270,798.38	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	5	0.6%	832,115.38	1.3%
2.00% to 2.25%	2	0.2%	287,914.41	0.4%
2.25% to 2.50%	9	1.1%	728,402.87	1.1%
2.50% to 2.75%	5	0.6%	417,224.25	0.6%
2.75% to 3.00%	6	0.7%	621,473.56	1.0%
3.00% to 3.25%	2	0.2%	218,905.20	0.3%
3.25% to 3.50%	3	0.4%	534,203.96	0.8%
3.50% to 3.75%	3	0.4%	292,824.47	0.5%
3.75% to 4.00%	2	0.2%	142,060.95	0.2%
4.00% to 4.25%	1	0.1%	104,595.26	0.2%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	1	0.1%	40,668.97	0.1%
4.75% to 5.00%	2	0.2%	373,623.85	0.6%
5.00% to 5.25%	2	0.2%	102,778.19	0.2%
5.25% to 5.50%	2	0.2%	218,169.65	0.3%
5.50% to 5.75%	5	0.6%	477,118.05	0.7%
5.75% to 6.00%	56	6.7%	7,421,516.29	11.5%
6.00%+	736	87.4%	51,457,203.07	80.1%
Total	842	100.0%	64,270,798.38	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	842	100.0%	64,270,798.38	100.0%
Total	842	100%	64,270,798.38	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	3	0.4%	13,025.17	0.0%
2 to 4 years	11	1.3%	98,865.64	0.2%
4 to 6 years	14	1.7%	358,773.27	0.6%
6 to 8 years	13	1.5%	238,562.62	0.4%
8 to 10 years	49	5.8%	2,047,240.12	3.2%
10 to 12 years	63	7.5%	3,059,484.55	4.8%
12 to 14 years	110	13.1%	5,455,109.06	8.5%
14 to 16 years	136	16.2%	9,569,717.35	14.9%
16 to 18 years	163	19.4%	14,367,109.49	22.4%
18 to 20 years	233	27.7%	22,785,287.88	35.5%
20 to 22 years	47	5.6%	6,277,623.23	9.8%
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	842	100.0%	64,270,798.38	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,384.93	0.5%
Principal & Interest	841	99.9%	63,934,413.45	99.5%
Total	842	100.0%	64,270,798.38	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%	336,384.93	0.5%
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	841	99.9%	63,934,413.45	99.5%
Total	842	100.0%	64,270,798.38	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	124	14.7%	12,560,941.59	19.5%
Variable	718	85.3%	51,709,856.79	80.5%
Total	842	100.0%	64,270,798.38	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	28	3.3%	2,935,342.64	4.6%
6 to 12 months	28	3.3%	2,409,402.82	3.7%
12 to 24 months	30	3.6%	3,378,456.79	5.3%
24 to 36 months	25	3.0%	2,633,793.03	4.1%
36 to 48 months	5	0.6%	585,804.82	0.9%
48 to 60 months	8	1.0%	618,141.49	1.0%
60+ months	0	0.0%	-	0.0%
Variable	718	85.3%	51,709,856.79	80.5%
Total	842	100.0%	64,270,798.38	100.0%
			-	0.00

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	768	91.2%	55,855,992.29	86.9%
Investment	74	8.8%	8,414,806.09	13.1%
Total	842	100.0%	64,270,798.38	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	842	100.0%	64,270,798.38	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	842	100.0%	64,270,798.38	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	842	100.0%	64,270,798.38	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	842	100.0%	64,270,798.38	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	828	98.3%	62,658,531.95	97.5%
1 to 30 days	4	0.5%	562,642.56	0.9%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	10	1.2%	1,049,623.87	1.6%
Total	842	100.0%	64,270,798.38	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.5%	385,067.81	0.6%

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

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.