

LIGHT TRUST NO. 6



Portfolio Summary as at 31 October 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	51,593,229.43	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,850,626.70	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,226,675.27	8.40%
Class B Notes	AA(sf) / NR	2.40%	3,854,084.36	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,093,484.41	0.41%
Class D Notes	NR / NR	6.00%	250,963.62	
Total*			61,869,063.79	

*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	21.12%
Excess Spread	1.17%

Underlying collateral summary

No. of Loans (Consolidated):	748
No. of Loans (Unconsolidated):	805
Aggregate Pool Current Balance:	\$60,493,633
Total Valuation of Properties	\$230,202,163
Maximum Loan Balance (Consolidated):	\$556,405
Average Loan Balance (Consolidated):	\$80,874
Weighted Average Interest Rate	6.79%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	248.0
WAVG Remaining Term to Maturity (months):	198.6
WAVG Seasoning (months):	149.9

Loan to Value Ratio (LVR)

Maximum Current LVR:	85.0%
WAVG Current LVR:	42.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	502	67.1%	17,205,782.91	28.4%
\$100,000 to \$150,000	106	14.2%	13,433,402.63	22.2%
\$150,000 to \$200,000	82	11.0%	14,263,857.97	23.6%
\$200,000 to \$250,000	30	4.0%	6,625,780.90	11.0%
\$250,000 to \$300,000	15	2.0%	4,036,710.84	6.7%
\$300,000 to \$350,000	6	0.8%	1,943,860.91	3.2%
\$350,000 to \$400,000	4	0.5%	1,511,742.26	2.5%
\$400,000 to \$450,000	1	0.1%	428,756.04	0.7%
\$450,000 to \$500,000	1	0.1%	487,333.48	0.8%
\$500,000 to \$750,000	1	0.1%	556,404.78	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	748	100%	60,493,632.72	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	627	83.8%	38,716,131.75	64.0%
50% to 55%	53	7.1%	8,427,527.63	13.9%
55% to 60%	32	4.3%	5,375,737.82	8.9%
60% to 65%	24	3.2%	5,252,756.27	8.7%
65% to 70%	6	0.8%	1,463,419.75	2.4%
70% to 75%	3	0.4%	818,386.84	1.4%
75% to 80%	2	0.3%	269,655.93	0.4%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	170,016.73	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	748	100.0%	60,493,632.72	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	26	3.5%	551,909.64	0.9%
\$100,000 to \$200,000	143	19.1%	6,339,883.73	10.5%
\$200,000 to \$300,000	236	31.6%	14,560,121.61	24.1%
\$300,000 to \$400,000	193	25.8%	16,982,253.02	28.1%
\$400,000 to \$500,000	79	10.6%	9,080,480.48	15.0%
\$500,000 to \$600,000	50	6.7%	7,854,049.78	13.0%
\$600,000 to \$700,000	8	1.1%	1,998,101.99	3.3%
\$700,000 to \$800,000	3	0.4%	659,382.31	1.1%
\$800,000 to \$900,000	6	0.8%	1,155,706.45	1.9%
\$900,000 to \$1,000,000	3	0.4%	935,181.10	1.5%
\$1,000,000 to \$1,500,000	1	0.1%	376,562.61	0.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	748	100.0%	60,493,632.72	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	195,824.98	0.3%
NSW	11	1.4%	1,518,232.06	2.5%
NT	66	8.2%	10,058,323.20	16.6%
QLD	4	0.5%	306,249.90	0.5%
SA	697	86.6%	45,504,985.29	75.2%
TAS	1	0.1%	124,576.58	0.2%
VIC	21	2.6%	2,580,108.77	4.3%
WA	4	0.5%	205,331.94	0.3%
Total	805	100.0%	60,493,632.72	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	523	65.0%	42,441,820.22	70.2%
Non-metropolitan	277	34.4%	17,588,267.26	29.1%
Inner City	5	0.6%	463,545.24	0.8%
Total	805	100.0%	60,493,632.72	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%	301,257.85	0.5%
SA - Metropolitan	451	56.0%	32,044,247.30	53.0%
SA - Non metropolitan	242	30.1%	13,159,480.14	21.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	50	6.2%	7,708,798.66	12.7%
NT - Non metropolitan	16	2.0%	2,349,524.54	3.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.5%	205,331.94	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	162,287.39	0.3%
VIC - Metropolitan	9	1.1%	1,232,086.20	2.0%
VIC - Non metropolitan	11	1.4%	1,185,735.18	2.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	274,995.82	0.5%
QLD - Non metropolitan	2	0.2%	31,254.08	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.7%	780,535.32	1.3%
NSW - Non metropolitan	5	0.6%	737,696.74	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	195,824.98	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%	124,576.58	0.2%
Total	805	100.0%	60,493,632.72	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	5	0.6%	815,570.18	1.3%
2.00% to 2.50%	9	1.1%	724,545.35	1.2%
2.50% to 3.00%	11	1.4%	1,016,668.66	1.7%
3.00% to 3.50%	5	0.6%	746,015.00	1.2%
3.50% to 4.00%	5	0.6%	424,069.34	0.7%
4.00% to 4.50%	1	0.1%	98,817.19	0.2%
4.50% to 5.00%	3	0.4%	409,624.30	0.7%
5.00% to 5.50%	4	0.5%	312,456.77	0.5%
5.50% to 6.00%	65	8.1%	8,368,020.31	13.8%
6.00% to 6.50%	139	17.3%	17,432,097.75	28.8%
6.50% to 7.00%	67	8.3%	4,994,305.13	8.3%
7.00% to 7.50%	34	4.2%	2,758,492.51	4.6%
7.50% to 8.00%	58	7.2%	3,903,007.36	6.5%
8.00% +	399	49.6%	18,489,942.87	30.6%
Total	805	100.0%	60,493,632.72	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	805	100.0%	60,493,632.72	100.0%
Total	805	100%	60,493,632.72	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	5	0.6%	14,261.91	0.0%
2 to 4 years	9	1.1%	92,493.14	0.2%
4 to 6 years	13	1.6%	335,904.06	0.6%
6 to 8 years	16	2.0%	283,365.41	0.5%
8 to 10 years	49	6.1%	2,038,385.82	3.4%
10 to 12 years	60	7.5%	3,040,302.33	5.0%
12 to 14 years	113	14.0%	5,366,753.08	8.9%
14 to 16 years	134	16.6%	9,621,092.01	15.9%
16 to 18 years	171	21.2%	14,923,040.72	24.7%
18 to 20 years	200	24.8%	20,121,734.71	33.3%
20 to 22 years	35	4.3%	4,656,299.53	7.7%
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	805	100.0%	60,493,632.72	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,384.93	0.6%
Principal & Interest	804	99.9%	60,157,247.79	99.4%
Total	805	100.0%	60,493,632.72	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	0.6%
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	804	99.9%	60,157,247.79	99.4%
Total	805	100.0%	60,493,632.72	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	118	14.7%	11,630,724.51	19.2%
Variable	687	85.3%	48,862,908.21	80.8%
Total	805	100.0%	60,493,632.72	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	30	3.7%	3,021,418.62	5.0%
6 to 12 months	28	3.5%	2,585,956.82	4.3%
12 to 24 months	29	3.6%	2,948,397.22	4.9%
24 to 36 months	19	2.4%	1,951,129.44	3.2%
36 to 48 months	7	0.9%	808,030.51	1.3%
48 to 60 months	5	0.6%	315,791.90	0.5%
60+ months	0	0.0%	-	0.0%
Variable	687	85.3%	48,862,908.21	80.8%
Total	805	100.0%	60,493,632.72	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	737	91.6%	52,699,085.31	87.1%
Investment	68	8.4%	7,794,547.41	12.9%
Total	805	100.0%	60,493,632.72	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	805	100.0%	60,493,632.72	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	805	100.0%	60,493,632.72	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	805	100.0%	60,493,632.72	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	805	100.0%	60,493,632.72	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	783	97.3%	58,003,359.95	95.9%
1 to 30 days	10	1.2%	1,029,440.72	1.7%
31 to 60 days	2	0.2%	321,680.07	0.5%
61 to 90 days	2	0.2%	197,668.63	0.3%
91+ days	8	1.0%	941,483.35	1.6%
Total	805	100.0%	60,493,632.72	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.7%	916,925.38	1.5%

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.