

POSTCODE LOOKUP TOOL

Our Postcode Lookup Tool provides the locations where Heartland Seniors Finance is likely to provide a Reverse Mortgage and the minimum property value.

The Postcode Lookup Tool is updated on a regular basis and is confidential. We request that it is not distributed to or viewed by any other parties.

The explanation for each column is as follows:

- Traffic Light
 - G = Acceptable Location if property is in a **city** or **major regional centre**. If a security is outside of a city or major town additional criteria may apply.
 - O = Special Approval Required for location, but possible for a strong security.
 - R = Unlikely to lend, please contact Heartland for assistance.

- Min Value
 - This is the minimum property valuation for a House or Unit for a particular location.

If an estimated property value is below the Heartland Minimum Value for a location, however is still \$200k or above, the ability for Heartland to lend and / or the facility amount may be based on the marketability and condition of the property.

- Commentary
 - This is additional information Heartland's credit team will consider when assessing a particular location. Each of these locations are noted in the Postcode Lookup Tool.

All loans are subject to credit assessment and an acceptable valuation report. Additional conditions may apply.