

# LIGHT TRUST NO. 6



## Portfolio Summary as at 28 February 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	47,270,561.90	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,695,574.50	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	2,956,332.73	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,531,175.22	2.17%
Class C Notes	A+(sf) / NR	3.25%	1,001,868.32	0.41%
Class D Notes	NR / NR	5.50%	229,936.98	
<b>Total*</b>			<b>56,685,449.65</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)

### Conditional Prepayment Rate (CPR)

Current CPR	5.78%
Excess Spread (P.A)	0.96%

### Underlying Collateral Summary

No. of Loans (Consolidated):	710
No. of Loans (Unconsolidated):	762
Aggregate Pool Current Balance:	\$56,248,697
Total Valuation of Properties:	\$219,909,663
Maximum Loan Balance (Consolidated):	\$551,478
Average Loan Balance (Consolidated):	\$79,224
Weighted Average Interest Rate (Consolidated):	6.87%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	244.0
WAVG Remaining Term to Maturity (months):	194.7
WAVG Seasoning (months):	153.8

### Loan to Value Ratio (LVR)

Maximum Current LVR:	86.6%
WAVG Current LVR:	42.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	480	67.6%	16,044,070.47	28.5%
\$100,000 to \$150,000	103	14.5%	13,061,906.93	23.2%
\$150,000 to \$200,000	76	10.7%	13,178,652.26	23.4%
\$200,000 to \$250,000	25	3.5%	5,594,805.45	9.9%
\$250,000 to \$300,000	13	1.8%	3,493,927.55	6.2%
\$300,000 to \$350,000	6	0.8%	1,916,734.06	3.4%
\$350,000 to \$400,000	4	0.6%	1,500,653.40	2.7%
\$400,000 to \$450,000	1	0.1%	424,955.13	0.8%
\$450,000 to \$500,000	1	0.1%	481,514.01	0.9%
\$500,000 to \$750,000	1	0.1%	551,477.69	1.0%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>710</b>	<b>100%</b>	<b>56,248,696.95</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%	607	85.5%	37,480,562.72	66.6%
50% to 55%	40	5.6%	6,406,091.55	11.4%
55% to 60%	30	4.2%	4,979,000.31	8.9%
60% to 65%	23	3.2%	5,305,438.40	9.4%
65% to 70%	4	0.6%	818,002.97	1.5%
70% to 75%	4	0.6%	940,975.40	1.7%
75% to 80%	1	0.1%	145,363.62	0.3%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	173,261.98	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>710</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	23	3.2%	463,318.23	0.8%
\$100,000 to \$200,000	135	19.0%	6,039,611.93	10.7%
\$200,000 to \$300,000	225	31.7%	13,637,807.79	24.2%
\$300,000 to \$400,000	180	25.4%	15,083,871.19	26.8%
\$400,000 to \$500,000	77	10.8%	8,381,123.68	14.9%
\$500,000 to \$600,000	50	7.0%	7,728,207.92	13.7%
\$600,000 to \$700,000	7	1.0%	1,846,173.42	3.3%
\$700,000 to \$800,000	3	0.4%	643,557.35	1.1%
\$800,000 to \$900,000	6	0.8%	1,133,676.76	2.0%
\$900,000 to \$1,000,000	3	0.4%	918,233.08	1.6%
\$1,000,000 to \$1,500,000	1	0.1%	373,115.60	0.7%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>710</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	182,324.98	0.3%
NSW	11	1.4%	1,499,973.13	2.7%
NT	64	8.4%	9,720,516.74	17.3%
QLD	4	0.5%	295,649.09	0.5%
SA	657	86.2%	42,016,192.33	74.7%
TAS	1	0.1%	123,659.19	0.2%
VIC	20	2.6%	2,204,806.76	3.9%
WA	4	0.5%	205,574.73	0.4%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	500	65.6%	39,882,416.52	70.9%
Non-metropolitan	262	34.4%	16,366,280.43	29.1%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	428	56.2%	29,537,005.10	52.5%
SA - Non metropolitan	229	30.1%	12,479,187.23	22.2%
NT - Metropolitan	49	6.4%	7,568,521.58	13.5%
NT - Non metropolitan	15	2.0%	2,151,995.16	3.8%
WA - Metropolitan	4	0.5%	205,574.73	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.3%	1,331,170.52	2.4%
VIC - Non metropolitan	10	1.3%	873,636.24	1.6%
QLD - Metropolitan	2	0.3%	271,210.60	0.5%
QLD - Non metropolitan	2	0.3%	24,438.49	0.0%
NSW - Metropolitan	6	0.8%	786,609.01	1.4%
NSW - Non metropolitan	5	0.7%	713,364.12	1.3%
ACT - Metropolitan	1	0.1%	182,324.98	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	123,659.19	0.2%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	0	0.0%	-	0.0%
2.00% to 2.50%	2	0.3%	93,515.42	0.2%
2.50% to 3.00%	10	1.3%	869,684.33	1.5%
3.00% to 3.50%	4	0.5%	677,753.46	1.2%
3.50% to 4.00%	3	0.4%	320,116.38	0.6%
4.00% to 4.50%	1	0.1%	91,796.93	0.2%
4.50% to 5.00%	3	0.4%	406,017.69	0.7%
5.00% to 5.50%	3	0.4%	143,198.17	0.3%
5.50% to 6.00%	71	9.3%	8,915,745.53	15.9%
6.00% to 6.50%	145	19.0%	18,091,858.39	32.2%
6.50% to 7.00%	62	8.1%	4,091,942.43	7.3%
7.00% to 7.50%	30	3.9%	2,388,990.54	4.2%
7.50% to 8.00%	56	7.3%	3,893,180.91	6.9%
8.00% +	372	48.8%	16,264,896.77	28.9%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</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	0	0.0%	-	0.0%
72+ months	762	100.0%	56,248,696.95	100.0%
<b>Total</b>	<b>762</b>	<b>100%</b>	<b>56,248,696.95</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	5	0.7%	7,806.75	0.0%
2 to 4 years	8	1.0%	96,684.10	0.2%
4 to 6 years	9	1.2%	275,536.45	0.5%
6 to 8 years	21	2.8%	422,137.66	0.8%
8 to 10 years	48	6.3%	1,923,323.03	3.4%
10 to 12 years	70	9.2%	3,475,187.02	6.2%
12 to 14 years	109	14.3%	5,684,739.17	10.1%
14 to 16 years	136	17.8%	10,497,932.66	18.7%
16 to 18 years	171	22.4%	14,207,969.74	25.3%
18 to 20 years	170	22.3%	17,083,589.73	30.4%
20 to 22 years	15	2.0%	2,573,790.64	4.6%
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%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,290.10	0.6%
Principal & Interest	761	99.9%	55,912,406.85	99.4%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</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	1	0.1%	336,290.10	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	761	99.9%	55,912,406.85	99.4%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	103	13.5%	9,896,686.99	17.6%
Variable	659	86.5%	46,352,009.96	82.4%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	23	3.0%	2,333,248.11	4.1%
6 to 12 months	21	2.8%	2,328,134.57	4.1%
12 to 24 months	26	3.4%	1,898,858.59	3.4%
24 to 36 months	21	2.8%	2,225,173.45	4.0%
36 to 48 months	6	0.8%	740,104.15	1.3%
48 to 60 months	6	0.8%	371,168.12	0.7%
60+ months	0	0.0%	-	0.0%
Variable	659	86.5%	46,352,009.96	82.4%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	697	91.5%	48,541,282.02	86.3%
Investment	65	8.5%	7,707,414.93	13.7%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	762	100.0%	56,248,696.95	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	762	100.0%	56,248,696.95	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>762</b>	<b>100.0%</b>	<b>56,248,696.95</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	745	97.8%	54,105,948.64	96.2%
1 to 30 days	8	1.0%	921,474.01	1.6%
31 to 60 days	2	0.3%	207,270.37	0.4%
61 to 90 days	2	0.3%	232,558.74	0.4%
91+ days	5	0.7%	781,445.19	1.4%
Total	762	100.0%	56,248,696.95	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	1.0%	966,276.84	1.7%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	547,555.13	1.0%

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

Risk Retention		
	Risk Retention Pool Balance	Risk Retention Rate
Risk Retention	7,240,459.88	12.9%

People First Bank, a trading name of Heritage and People's Choice Limited (ACN 08 651 125) confirms it retains a material net economic interest of at least 5% of Light Trust No. 6, by holding at all times a randomly selected pool of housing loans which otherwise would have been included in the loan pool, with a total nominal value of at least 5% of the mortgage loans in the series trust.

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