

LIGHT TRUST NO. 6



Portfolio Summary as at 30 April 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	46,334,053.58	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,661,982.36	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	2,897,762.87	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,461,216.78	2.17%
Class C Notes	A+(sf) / NR	3.25%	982,019.65	0.41%
Class D Notes	NR / NR	5.50%	225,381.53	
Total*			55,562,416.77	

*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	8.05%
Excess Spread (P.A)	0.96%

Underlying Collateral Summary

No. of Loans (Consolidated):	698
No. of Loans (Unconsolidated):	750
Aggregate Pool Current Balance:	\$55,016,746
Total Valuation of Properties:	\$217,356,163
Maximum Loan Balance (Consolidated):	\$548,407
Average Loan Balance (Consolidated):	\$78,821
Weighted Average Interest Rate (Consolidated):	6.68%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	242.0
WAVG Remaining Term to Maturity (months):	192.9
WAVG Seasoning (months):	155.7

Loan to Value Ratio (LVR)

Maximum Current LVR:	86.3%
WAVG Current LVR:	41.8%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	470	67.3%	15,473,651.72	28.1%
\$100,000 to \$150,000	107	15.3%	13,558,254.41	24.6%
\$150,000 to \$200,000	72	10.3%	12,509,497.44	22.7%
\$200,000 to \$250,000	24	3.4%	5,401,036.15	9.8%
\$250,000 to \$300,000	13	1.9%	3,523,194.75	6.4%
\$300,000 to \$350,000	5	0.7%	1,607,734.80	2.9%
\$350,000 to \$400,000	4	0.6%	1,493,855.29	2.7%
\$400,000 to \$450,000	1	0.1%	423,165.17	0.8%
\$450,000 to \$500,000	1	0.1%	477,948.81	0.9%
\$500,000 to \$750,000	1	0.1%	548,407.38	1.0%
\$750,000+	0	0.0%	-	0.0%
Total	698	100%	55,016,745.92	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	595	85.2%	36,409,075.51	66.2%
50% to 55%	43	6.2%	6,732,662.91	12.2%
55% to 60%	29	4.2%	4,836,520.23	8.8%
60% to 65%	21	3.0%	4,970,588.32	9.0%
65% to 70%	4	0.6%	813,972.80	1.5%
70% to 75%	4	0.6%	935,753.67	1.7%
75% to 80%	1	0.1%	145,596.09	0.3%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	172,576.39	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	698	100.0%	55,016,745.92	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	22	3.2%	444,634.09	0.8%
\$100,000 to \$200,000	131	18.8%	5,725,946.18	10.4%
\$200,000 to \$300,000	222	31.8%	13,501,948.86	24.5%
\$300,000 to \$400,000	178	25.5%	14,872,884.52	27.0%
\$400,000 to \$500,000	74	10.6%	7,854,670.79	14.3%
\$500,000 to \$600,000	50	7.2%	7,640,678.93	13.9%
\$600,000 to \$700,000	7	1.0%	1,825,264.91	3.3%
\$700,000 to \$800,000	3	0.4%	634,320.73	1.2%
\$800,000 to \$900,000	6	0.9%	1,121,094.15	2.0%
\$900,000 to \$1,000,000	3	0.4%	903,574.47	1.6%
\$1,000,000 to \$1,500,000	2	0.3%	491,728.29	0.9%
\$1,500,000+	0	0.0%	-	0.0%
Total	698	100.0%	55,016,745.92	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	176,324.98	0.3%
NSW	11	1.5%	1,477,194.56	2.7%
NT	63	8.4%	9,434,310.88	17.1%
QLD	4	0.5%	293,819.94	0.5%
SA	646	86.1%	41,137,828.98	74.8%
TAS	1	0.1%	123,080.75	0.2%
VIC	20	2.7%	2,177,753.42	4.0%
WA	4	0.5%	196,432.41	0.4%
Total	750	100.0%	55,016,745.92	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	493	65.7%	39,184,204.42	71.2%
Non-metropolitan	257	34.3%	15,832,541.50	28.8%
Total	750	100.0%	55,016,745.92	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	422	56.3%	29,135,978.48	53.0%
SA - Non metropolitan	224	29.9%	12,001,850.50	21.8%
NT - Metropolitan	48	6.4%	7,305,803.91	13.3%
NT - Non metropolitan	15	2.0%	2,128,506.97	3.9%
WA - Metropolitan	4	0.5%	196,432.41	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.3%	1,326,107.95	2.4%
VIC - Non metropolitan	10	1.3%	851,645.47	1.5%
QLD - Metropolitan	2	0.3%	268,720.36	0.5%
QLD - Non metropolitan	2	0.3%	25,099.58	0.0%
NSW - Metropolitan	6	0.8%	774,836.33	1.4%
NSW - Non metropolitan	5	0.7%	702,358.23	1.3%
ACT - Metropolitan	1	0.1%	176,324.98	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	123,080.75	0.2%
Total	750	100.0%	55,016,745.92	100.0%

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%	90,229.10	0.2%
2.50% to 3.00%	9	1.2%	733,137.55	1.3%
3.00% to 3.50%	2	0.3%	296,180.87	0.5%
3.50% to 4.00%	2	0.3%	207,721.26	0.4%
4.00% to 4.50%	1	0.1%	88,500.58	0.2%
4.50% to 5.00%	3	0.4%	401,516.14	0.7%
5.00% to 5.50%	3	0.4%	138,868.72	0.3%
5.50% to 6.00%	141	18.8%	18,829,935.97	34.2%
6.00% to 6.50%	106	14.1%	10,396,093.43	18.9%
6.50% to 7.00%	51	6.8%	3,299,083.17	6.0%
7.00% to 7.50%	35	4.7%	2,145,255.72	3.9%
7.50% to 8.00%	288	38.4%	14,132,055.72	25.7%
8.00% +	107	14.3%	4,258,167.69	7.7%
Total	750	100.0%	55,016,745.92	100.0%

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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	750	100.0%	55,016,745.92	100.0%
Total	750	100%	55,016,745.92	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	0.7%	4,955.95	0.0%
2 to 4 years	9	1.2%	125,686.98	0.2%
4 to 6 years	10	1.3%	245,045.48	0.4%
6 to 8 years	19	2.5%	473,710.60	0.9%
8 to 10 years	47	6.3%	1,771,898.49	3.2%
10 to 12 years	74	9.9%	3,569,561.60	6.5%
12 to 14 years	110	14.7%	6,077,280.55	11.0%
14 to 16 years	143	19.1%	10,688,347.48	19.4%
16 to 18 years	164	21.9%	13,934,504.16	25.3%
18 to 20 years	162	21.6%	16,992,216.19	30.9%
20 to 22 years	7	0.9%	1,133,538.44	2.1%
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	750	100.0%	55,016,745.92	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	0	0.0%	-	0.0%
Principal & Interest	750	100.0%	55,016,745.92	100.0%
Total	750	100.0%	55,016,745.92	100.0%

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Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	0	0.0%	-	0.0%
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	750	100.0%	55,016,745.92	100.0%
Total	750	100.0%	55,016,745.92	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	101	13.5%	9,366,670.04	17.0%
Variable	649	86.5%	45,650,075.88	83.0%
Total	750	100.0%	55,016,745.92	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	27	3.6%	2,405,986.13	4.4%
6 to 12 months	18	2.4%	1,867,847.72	3.4%
12 to 24 months	27	3.6%	2,527,087.82	4.6%
24 to 36 months	16	2.1%	1,451,018.35	2.6%
36 to 48 months	5	0.7%	570,302.86	1.0%
48 to 60 months	8	1.1%	544,427.16	1.0%
60+ months	0	0.0%	-	0.0%
Variable	649	86.5%	45,650,075.88	83.0%
Total	750	100.0%	55,016,745.92	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	686	91.5%	47,551,672.22	86.4%
Investment	64	8.5%	7,465,073.70	13.6%
Total	750	100.0%	55,016,745.92	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	750	100.0%	55,016,745.92	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	750	100.0%	55,016,745.92	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	750	100.0%	55,016,745.92	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	750	100.0%	55,016,745.92	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	733	97.7%	53,019,730.21	96.4%
1 to 30 days	6	0.8%	587,903.40	1.1%
31 to 60 days	2	0.3%	220,837.67	0.4%
61 to 90 days	2	0.3%	168,936.96	0.3%
91+ days	7	0.9%	1,019,337.68	1.9%
Total	750	100.0%	55,016,745.92	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	9	1.2%	1,023,141.46	1.9%

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	6,945,857.52	12.6%

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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