



Mortgage Management Services

# Fixed Rate Owner Occupied Home Loan

The Fixed Rate Owner Occupied Home Loan is aimed at those looking for greater flexibility within their loan. The Fixed Rate Owner Occupied Home Loan comes with a 100% offset account and redraw facility (limits apply). It allows a maximum of \$20,000 of lump sum payments and higher loan repayments per annum without penalty. This loan is perfect for those looking for greater flexibility within their lives.

## Key Features

- 100% offset account available
- Loans up to 90% LVR (LMI inclusive)
- Up to 40 days interest free on Visa Debit Card purchases and cash advances (to a maximum of \$4,000 p.m.)

## Product Overview

<b>Maximum Loan Amount</b>	Single Security \$1,500,000 ( $\leq$ 80% LVR) \$1,000,000 ( $\leq$ 90% LVR)	Maximum Borrower Exposure \$2,000,000
<b>Loan to Value Ratio</b>	Up to 90% (LMI inclusive)	
<b>Loan Term</b>	30 Years	
<b>Loan Options</b>	Principal & Interest and Interest Only up to a maximum of 5 years with ability to extend for another 5 years	
<b>Credit History</b>	Clear Credit History	
<b>Lenders Mortgage Insurance</b>	Payable by Borrower greater than 80%	
<b>Loan Purpose</b>	Purchase or refinance of an owner-occupied property	
<b>Cash Out</b>	$\leq$ 80% LVR - limited to 65% of security value	
<b>Equity</b>	Requires a minimum deposit of 10% of purchase price and costs	
<b>Acceptable Securities</b>	Category 1, 2 & 3 (under \$500k for Category 3) Residential properties greater than 50sqm (exclusive of balconies and parking). Refer LMI policies	

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice.

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<b>Split Loans</b>	Available. Split your loan into more than one portion
<b>Credit Increase</b>	Available. Fees apply
<b>Redraw</b>	Available
<b>Repayment Frequency</b>	Principal & Interest loans – weekly, fortnightly and monthly repayments. Interest Only – Monthly repayments only. Payments can be automatically debited from the offset account.
<b>Voluntary Repayments</b>	Extra repayments can be made up to \$20,000 per annum without penalty
<b>Transaction Fees</b>	Free unlimited transactions <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Phone Banking</li> <li>• BPay</li> <li>• Direct Debit / Salary Crediting</li> <li>• EFTPOS</li> </ul>
<b>Visa Debit Card</b>	Visa debit card access allowing for up to \$4,000 per month interest free on purchases and cash advances for up to 40 days

## Set up Fees

<b>Application Fee</b>	Nil
<b>Valuation Fee</b>	At cost
<b>Lenders Mortgage Insurance</b>	Payable by the Borrower greater than 80% LVR
<b>Solicitor Documentation Fee</b>	At Cost
<b>Annual Facility Fee</b>	\$250 p.a.
<b>Discharge Fee</b>	\$535 plus 3 <sup>rd</sup> party costs