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# SMART VARIABLE LOAN

## FULL & LO DOC OPTIONS

<b>Loan Purpose:</b>	Purchase, refinance, debt consolidation, business/investment & cash out as standard. <i>(Construction including Builder Owner &amp; Bridging options available on request)</i>
<b>Borrower:</b>	PAYG, Self Employed Full Doc or Self Employed Lo Doc options
<b>Minimum Loan Amount:</b>	\$100,000
<b>Maximum Loan Amount:</b>	\$2,000,000 up to 75% (refer to your BDM for quote) \$1,250,000 up to 80% (refer below table for rates)

### Rate Options for loan sizes up to \$1,500,000

	<65%	<75%	<80%
Full Doc Residential - SPECIAL Owner Occupied purchase*	NA	NA	NA
Full Doc Residential - Purchase, Refiance, OO or Investment	3.59%	3.79%	3.99%
Lo Doc Residential - SPECIAL Owner Occupied purchase**	NA	NA	NA
Lo Doc Residential - Purchase, Refinance, OO or Investment	4.59%	4.99%	5.49%
Construction - Residential Full or Lo Doc up to 70% LVR	7.99%	7.99% (70%)	
Bridging - Full & Lo Doc up to \$2m	7.99%	7.99%	
Rural Residential < 100 Acres Full Doc up to \$1.25m	4.99%	5.49%	
Rural Residential < 100 Acres Lo Doc up to \$1.25m	5.99%	6.49%	

<b>Mortgage Insurance:</b>	Not applicable to 80%
<b>Credit Impaired:</b>	Minor life event credit impairment considered under 80%. Rate loadings may apply
<b>Payment Options:</b>	Principle & Interest Interest Only up to 5 years (a loading of 0.40% applies - excludes Owner Occupied)
<b>Term:</b>	Up to 30 years
<b>Security:</b>	Residential and rural residential properties up to & over 100 acres with a dwelling
<b>Minimum Security Size:</b>	50 sqm exclusive of balconies & car parking
<b>Min. Servicing Support:</b>	<ul style="list-style-type: none"> <li>• Full Doc - minimum of 2 payslips and employment reference*</li> <li>• Lo Doc - Borrower declaration &amp; Accountant letter OR BAS OR Trading Statements</li> </ul>

### Full Doc

### Lo Doc

	Full Doc	Lo Doc
<b>Application fee from</b>	*from 1.10% - 1.75%	**1.25% - 2.00%
<b>Valuation fee from</b>	\$440.00	\$440.00
<b>Lender Legal fee from</b>	\$880.00	\$880.00
<b>Monthly fee</b>	\$15.00	\$15.00
<b>Settlement fee</b>	\$399.00	\$399.00
<b>Discharge fee from</b>	\$535.00	\$535.00

- Minor impairments considered which may result in variations to the interest rates listed above.
- Interest rates for construction purposes revert to standard variable post completion.
- Rural residential loans (non income producing) over 100 acres considered from 7.99% up to 55% on application.
- Additional lending terms, conditions or security location restrictions may apply on a case by case basis.

Disclaimer: All fees and charges are subject to change. Information correct as at 7th April 2020.

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