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ULTRA CONSTRUCTION LENDING

COMPARISON OPTIONS | OWNER OCCUPIED & STANDARD INVESTMENT

Check postcode suitability at www.mortgage-mart.com.au

FIRST MORTGAGE						SECOND MORTGAGE				
MAX LVR	LVR	RATE	TERM	LMI	BENEFIT	LVR	RATE	TERM	LMI	BENEFIT
95% Ultra X95	80%	3.79% Owner Occ	30 years I/O during construction	Payable by the funder	Maximise borrowing capacity. Lump sum LMI not required	15%	6.99%	7 years P & I	Payable by the funder	Gain equity faster
90% Ultra X90	80%	3.19% OO 3.39% INV	5 years I/O 25 years P & I	Payable by the borrower ¹	Maximise borrowing capacity. Lump sum LMI not required	10%	6.99%	5 years P & I	Payable by the borrower ¹	Gain equity faster
90% Ultra Std	90%	3.20% OO 3.40% INV	30 years I/O during construction	Payable by the borrower ²	No second mortgage	Not Applicable				
80% Ultra Std	80%	2.90% OO 3.10% INV	30 years I/O during construction	Payable by the funder	No second mortgage	Not Applicable				
70% Ultra Std	70%	2.70% OO 2.90% INV	30 years I/O during construction	Payable by the funder	No second mortgage	Not Applicable				

KEY SPECS | ULTRA X95

- Max global loan \$850,000
- Max global LVR 95%
- Owner Occupied Only
- No LMI
- Non Genuine Savings
- Flexible Valuation Policy
- Accelerated Equity

KEY SPECS | ULTRA X90

- Max global loan \$850,000
- Max global LVR 90% + LMI
- Owner Occ & Investment
- LMI is pay by the month
- Non Genuine Savings
- Flexible Valuation Policy
- Accelerated Equity

KEY SPECS | ULTRA STANDARD

- Max loan \$1,500,000*
- Max LVR 90% inc LMI
- Owner Occ & Investment
- No Annual Fee if OO (<80%)
- LMI capitalised into loan
- Non Genuine Savings
- Flexible Valuation Policy

STANDARD FEES

Application Fee:	\$299.00
Construct Admin Fee:	\$750.00
Valuation Fee:	\$440.00
Lenders Legal Fee:	\$440.00
Annual Fee:	\$395.00
Settlement Fee:	\$399.00
Progress Val Fee(s)	\$925.00
Discharge Fee:	\$535.00

¹ Payable by the Borrower via monthly installments included in the loan repayment for 5 years.

² Payable by the Borrower in full lump sum or capitalised into the loan to a maximum LVR of 90%.

*Refer to the relevant specification sheet for full details, product availability and loan sizes.