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# ULTRA VARIABLE NDIS Investment Loan

**INCLUDES ACCEPTABLE TEMPORARY VISA HOLDERS**

**Loan Purpose:** Investment Purchase and Refinance  
**Check postcode suitability at [www.mortgage-mart.com.au](http://www.mortgage-mart.com.au)**

**Borrower Type:** PAYG, Self Employed, Family or Discretionary Trusts (excludes Unit & Hybrid Trusts)

**Maximum LVR inclusive LMI:** 90% - check postcode location for applicable maximum loan amount

Maximum Loan Amount:	LVR Bands	Inner City	Metro (Cat 1)	Non Metro (Cat 2)	Regional
	LVR <70%	\$1,750,000	\$2,000,000	\$1,500,000	\$1,000,000
	LVR <80%	\$1,500,000	\$2,000,000	\$1,250,000	\$850,000
	LVR <90%	N/A	\$1,350,000	\$1,000,000	N/A
	LVR <95%	N/A	\$1,000,000	\$850,000	N/A

Rate Options:	P & I up to \$1,000,000	P & I up to \$2,000,000
<b>Cat 1 &amp; 2 Locations</b> <b>(Inner City, High Density</b> <b>&amp; High Risk max LVR 80%)</b>	2.70% up to 60% LVR	3.00% up to 60% LVR
	2.80% up to 70% LVR	3.10% up to 70% LVR
	2.90% up to 80% LVR	3.20% up to 80% LVR
	3.40% up to 90% LVR	3.70% up to 90% LVR

Rate Options:	P & I up to \$1,000,000	P & I up to \$1,500,000
<b>Regional &amp; Unclassified</b> <b>postcodes (*LMI required</b> <b>if LVR 75% or over)</b>	3.00% up to 60% LVR	3.30% up to 60% LVR
	3.10% up to 70% LVR	3.40% up to 70% LVR
	3.20% up to 80% LVR*	3.50% up to 80% LVR*

<b>Lender Risk Fee:</b>	<70% LVR - N/A <80% LVR - 1.00% <85% LVR - 2.00% <90% LVR - 3.00%
<b>Interest Only:</b>	Add 0.30% to selected product rate (Investment Only - up to 5 yrs at 80%   3 yrs to 90%)
<b>Term:</b>	Up to 30 years
<b>Cash Out:</b>	Maximum 65% of security value to 80% LVR
<b>Security:</b>	Certified NDIS approved security
<b>Key Features:</b>	Internet   ATM/EFTPOS access   BPAY®   Salary Credit   Redraw Facility   100% Offset
<b>Policy Criteria:</b>	80% of market rent used for servicing OR 80% of applicable gross NDIS income used for servicing (if applicable)

## APPROXIMATE GET IN COSTS

Loan Application Fee:	\$299.00
Valuation Fee:	From \$1,850.00 plus GST (Commerical Valuation required)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred)
LMI:	Borrower pays over 80%
Annual Fee:	\$395.00
Settlement Fee:	\$399.00
Discharge Fee:	\$535.00 plus 3rd party costs

Subject to Lender criteria. Other conditions, fees and charges may apply.  
 Information correct as at 24th September 2021.

Australian Credit Licence Number 382 606