



Optimiser Commercial Lending

Company, Trustee Company or Family Discretionary Trust Applicants

Full, Lo & Lease Doc Program
November 2021

	OPTIMISER 60	OPTIMISER 65	OPTIMISER 70	OPTIMISER 75	
Maximum LVR	60%	65%	70%	75%	
Full Doc Rates	4.57%	4.67%	4.97%	5.37%	
Lo Doc Rates	4.87%	4.97%	5.27%	5.67%	
Lease Doc loading	0.20%	0.20%	NA	NA	
Max Loan (Metro)	\$3,000,000	\$3,000,000	\$2,000,000	\$1,500,000	
Security location	Metro Only Inner City & High Density postcodes restricted to 65% Maximum Borrower exposure \$5,000,000				
Lender protection fee	0.50%	1.00%	1.00%	1.25%	
Jumbo loading \$1.5M	0.40%	0.40%	0.40%	NA	
Interest Only 1-5 years	0.30%	0.30%	0.30%	0.30%	
Offset or Construction	NA	NA	NA	NA	
Loan term (min / max)	2 - 30 Years	2 - 30 Years	2 - 30 Years	2 - 30 Years	
Fixed rates	Not available				
Application fee	\$599.00	<p>Loan Amounts Single Property</p> <p>Commercial</p> <ul style="list-style-type: none"> Max \$1,500,000 to 75% LVR Max \$2,000,000 to 70% LVR Max \$3,000,000 to 65% LVR <p>Lease Doc</p> <ul style="list-style-type: none"> Max \$3,000,000 to 65% LVR 		<p>Acceptable Securities</p> <ul style="list-style-type: none"> Strata offices & showrooms, retail outlets, industrial units, mixed residential & commercial, medical/dental suites, childcare centres, serviced apartments, student accommation & display homes Approved Valuers: Opteon, WBP, Acumentis & HTW 	
Valuation fee (approx.)	Quote				
Lender legal fee (base)	\$1,500.00				
Annual fee	\$395.00				
Settlement fee	\$395.00				
Discharge fee	\$895.00				

Key Income & Servicing Requirements

- Full Doc:** Purchase or refinance purpose. Latest 2 years financials (personal & company), Individual Income Tax Returns and NOA's. Other items if applicable include Company Tax Returns, Trust Tax & Accountant generated financials with full profit & Balance sheet.
- Lo Doc:** Purchase or refinance purpose. a) LVR's < 70% requires **ONE** of the following: Accountant declaration **Or** 6 months BAS **Or** 6 months business bank statements
b) LVR's > 70% requires any **TWO** of the following: Accountant declaration **And/Or** 6 months BAS **And/Or** 6 months business bank statements
- Lease Doc:** Purchase or refinance purpose. Servicing demonstrated using rental income only. Minimum 12 months remaining on lease.

Full application requirements available at www.mortgage-mart.com.au. Please refer to the Optimiser Postcode Guide for more details on acceptable security locations and LVR limitations if applicable. Effective from 1st November 2021.