

SPECIALIST

Residential																																	
Loan Purpose	Purchase, Refinance, Owner Occupied & Investment																																
Loan Term	<ul style="list-style-type: none"> 1-30 years Up to 5 years Interest Only available 																																
Loan Amount	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0056b3; color: white;">LVR</th> <th style="background-color: #0056b3; color: white;">Loan Amount</th> <th style="background-color: #0056b3; color: white;">Owner Occupied RTB</th> <th style="background-color: #0056b3; color: white;">Investment RTB</th> </tr> </thead> <tbody> <tr> <td><60%</td> <td>Metro & Non-Metro \$1,500,000</td> <td>8.29%</td> <td>+0.30%</td> </tr> <tr> <td><70%</td> <td>Metro & Non-Metro \$1,250,000</td> <td>8.50%</td> <td>+0.30%</td> </tr> <tr> <td><70%</td> <td>Metro & Non-Metro \$1,250,000</td> <td>9.10%</td> <td>+0.30%</td> </tr> <tr> <td><80%</td> <td>Metro & Non-Metro \$1,250,000</td> <td>9.30%</td> <td>+0.30%</td> </tr> <tr> <td>Regional 60%</td> <td>\$750,000</td> <td>9.30%</td> <td>+0.30%</td> </tr> <tr> <td>Possible Loading:</td> <td>Alt Doc 0.30%</td> <td>>\$1m 0.30%</td> <td>Interest Only 0.30%</td> <td>Offset 0.10%</td> </tr> </tbody> </table>				LVR	Loan Amount	Owner Occupied RTB	Investment RTB	<60%	Metro & Non-Metro \$1,500,000	8.29%	+0.30%	<70%	Metro & Non-Metro \$1,250,000	8.50%	+0.30%	<70%	Metro & Non-Metro \$1,250,000	9.10%	+0.30%	<80%	Metro & Non-Metro \$1,250,000	9.30%	+0.30%	Regional 60%	\$750,000	9.30%	+0.30%	Possible Loading:	Alt Doc 0.30%	>\$1m 0.30%	Interest Only 0.30%	Offset 0.10%
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Borrower Profile	Individual, Company or Trust accepted: <ul style="list-style-type: none"> 1 life event & Mortgage Arrears Unlimited defaults if >12 months or is less than \$2,000 OR unpaid and registered >2 years Discharged bankrupt >1 year Negative Reporting Self-Employed: <ul style="list-style-type: none"> ABN minimum 6 months GST registration minimum 6 months 																																
Debt Consolidation	<ul style="list-style-type: none"> Unlimited debts can be refinanced ATO debt payout acceptable 																																
Securities	Residential securities (metro and major regional) with a maximum land size of 25 acres (10 hectares)																																
Maximum LVR	Up to 80%																																
Cash Out	Restricted																																
Required Income Documents (PAYG)	2 pay slips ONLY Policy requires the following: <ul style="list-style-type: none"> Credit score >600, NSI >\$500, DTI <6 and a Comprehensive Credit Report Otherwise pay slips require the following supplementary documents with negative reporting: <ul style="list-style-type: none"> 3 months bank account statements showing regular salary credits OR Income statement from the ATO (via MyGov) confirming previous FY and Current YTD income. Screenshot acceptable 																																
Required Income Documents (Self-Employed)	<ul style="list-style-type: none"> Latest 2 years financials (personal and company) Individual Tax returns and Notice of Assessments and if applicable; Company Tax Returns, Trust Tax and Accountant generated financials with full Profit and Balance sheet. Alternative: The most recent years tax assessment & financials can be accepted stand alone for servicing, if the ABN has been registered for 4 years or greater and the clients individual credit score is ≥ 700 																																

Mortgage Mart Product Guide

Fees

- Establishment Fee: \$595
- Total Settlement Fees: \$1,290
- Annual Fee: \$395
- Discharge Fee: \$895