

MORTGAGE MATTERS

FORTNIGHTLY NEWSLETTER



**This month,
we're looking at:**

DIGITAL SIGNING NOW
AVAILABLE:
SIGNING OF LOAN DOCS:
-EASY
-GREATER VISIBILITY
-QUICKER

REF*ADELAIDE BANK

CASH OUT ON VACANT LAND

Cash out up to 80% LVR for construction or renovation

And:

Cash out up to 80% LVR - no limit to cash out

Ref* ME Bank

OPTIONS: REDRAW AND MULTIPLE OFFSETS

REF* BANKWEST

Bankwest offers the following options:

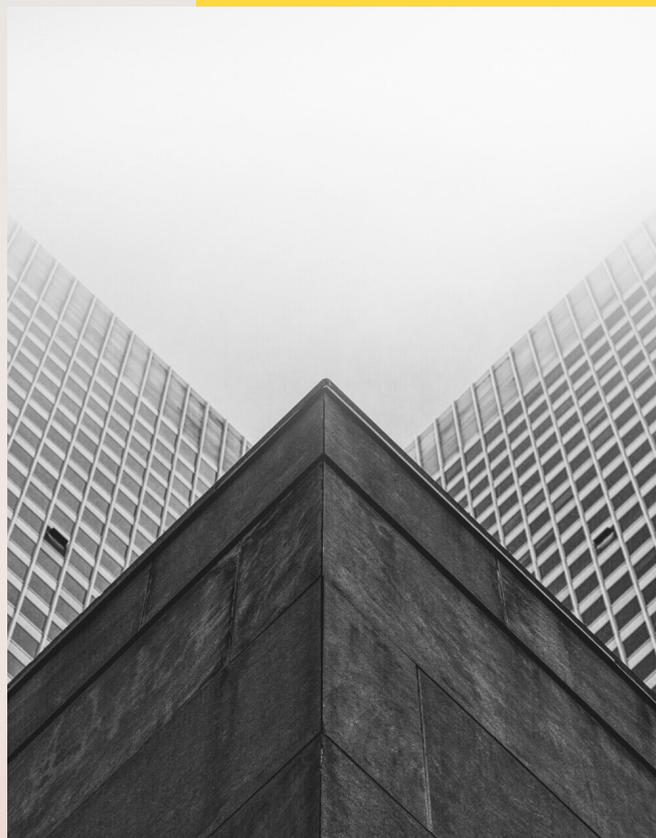
- Max \$10,000 p.a. extra on Fixed, Min \$1,000
- Redraw Available on Fixed, 40% Partial Offset on fixed available
- On a Complete Package a client can have up to 9 Offsets attached to any one loan
- Part Fixed/Part Variable is Available on the Complete Package

BONUS INCOME: COMMISSIONS OVERTIME

REF* BANKWEST

Bonus' received for the past 2 years:

- lower of the 2 years
- 60%.Commissions- demonstrated over 6 months then annualised
- Will take 80%Overtime - Evidenced over 3 months



IMB BANK: COMMERCIAL LOANS

Commercial Loans: \$100K to \$2M

Property :Security

Fully Documented Loans: last 2 years financials

High LVRs: up to 75% for Commercial
80% for residential

Long Terms: 20 years and 25 years

Competitive Rates

LIBERTY: COMMERCIAL

-Low rates

-5 year interest only

-No-doc options

-Set and forget facilities

-Low-doc options

-No hidden fees

-Property investors

-Quick assessment

-SMSF loans





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