



PRODUCT PROFILE

Mortgage Introducer Morgan Brooks DIRECT

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LOW DOC MAX 80

Loan Purpose	Purchase or Refinance of residential Owner Occupied or Investment security property. Other worthwhile purposes also considered. [Construction considered on Owner Occupied] Borrowers seeking to purchase where LVR is greater than 60% must demonstrate 20% genuine savings, investment funds or validated equity in existing property held in borrowers name. Gifted equity is unacceptable.
Suitable Borrowers	Self Employed & Contractors who have the income to service the facility but may not have tax returns available.
Repayment Type	Principal & Interest [Owner Occupied] or Interest Only up to 5 years [Investment]
Repayment Options	Weekly, Fortnightly or Monthly [Interest Only payable monthly]
Loan Term	Maximum loan term 30 years
Loan Size	\$20,000 to \$2,500,000 [postcode sensitive]
LVR	Maximum 80% loan to value ratio for new purchases (60% maximum for Refinances)
Mortgage Insurance	Applicable for Loans 60% to 80% loan to value ratio
Acceptable Income	Self Certification Home Loan. Must have an ABN in place to qualify for this product [minimum of two years]. No BAS Statements required. Loans must be in personal names only [no company names / no Guarantors]. Must be registered for GST for the same length of time as their ABN if claiming income >\$75,000 p.a
Fees	Application Fee - \$700 [includes standard valuation and legal fee up to \$300] No penalty if the loan is discharged at any time during the loan term
Extra Repayments	Extra repayments allowed at anytime
Split Loan Facility	Available
Offset	100% Offset is available [\$15 monthly fee applies]
Redraw Facility	Available – no minimum or fee if redraw is online. A minimum of \$1000 redraw and a fee of \$50 if processed manually.
Statements	Issued 6 monthly
Portability	Available with a \$350 fee

Fast Approval: Post to PO Box 630 Brisbane QLD 4001 | **Email:** info@morganbrooks.com.au



Current as at 28/12/2009. Terms and conditions apply.

MBD: 22122009

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