

# Simple Property Loans

by Jadig



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Current fixed rate	8.99%
Max LVR <sup>^</sup>	55% - Residential House, Town House 50% - Residential Apartment/Unit, Block 50% - Commercial Property, Land
Higher fixed rate	9.99%
Max LVR <sup>^</sup>	65% - Residential House, Town House 60% - Residential Apartment/Unit, Block 60% - Commercial Property, Land
Loan amount	\$250,000 to \$3 million
Loan purpose	Purchase, refinance, equity release or working capital
Term	3 – 12 months
Security	First registered (real estate) mortgage over the Security Property, as well as Company and Director guarantees

Security type	Residential House, Town House, Residential Apartment/Unit, Block, Commercial Property, Land
Repayment type	Interest only (serviced monthly) or prepaid out of the loan amount
Borrower type	Australian registered companies and trusts with corporate trustees
Verification required	Asset & Liability Statement, accountant's letter
Application Fee	A nominal, non-refundable fee of \$500 plus GST is payable on application for us to formally assess and look to obtain a credit approved Letter of Offer
Commitment amount	An amount of \$5,000 is requested upon issuance of the Letter of Offer. This amount is non-refundable and on account of our Establishment Fee and other out of pocket expenses.
Establishment Fee (including Brokerage)	1.50% + GST of the loan amount inclusive of 0.5% + GST brokerage (if applicable) (excl. Val & Legal fee)
Break Fee	No minimum terms or break fee, and that means no clawbacks
Ongoing Fee	Nil

^All LVRs quoted are based on Inner Metro locations in Melbourne, Sydney and Brisbane. The final proposal will be dependent on the asset location, asset specifics, and the strength of the applicant.

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