

# Simple Property Loans

by Jadig



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<b>Current rate</b>	8.24% p.a.
Max LVR <sup>^</sup>	60% - Residential House, Town House 55% - Residential Apartment/Unit, Block 50% - Commercial Property, Land
<b>Higher rate</b>	8.99% p.a.
Max LVR <sup>^</sup>	70% - Residential House, Town House 65% - Residential Apartment/Unit, Block 60% - Commercial Property, Land
Loan amount	\$500,000 to \$3 million
Loan purpose	Purchase, refinance, equity release or working capital
Term	3 – 24 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
Establishment Fee	1.50% + GST of the loan amount
Brokerage Fee	Paid from advance based upon borrower mandate
Early Repayment	No minimum interest amount, early repayment charges or clawbacks
Ongoing Fees	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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### **Additional Lending Policies**

#### Loan Rollovers and Extensions

After the initial term, this product offers the option of a further term, subject to good payment history and credit approval. Rollover fee of up to 0.75% + GST and brokerage will apply to extensions. Brokerage (if applicable) is to be negotiated with the client. Valuation and legal costs are incurred at cost.

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