



PRODUCT PROFILE

Mortgage Introducer Morgan Brooks DIRECT

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95% VARIABLE

Loan Purpose	Purchase or Refinance of residential Owner Occupied or investment security property. Other worthwhile purposes also considered.
Suitable Borrowers	PAYG or Self Employed who can provide standard income evidence for the last two financial years.
Repayment Type	Principal & Interest. Interest Only available for up to 5 years
Repayment Options	Weekly, Fortnightly or Monthly
Loan Term	Loan Term up to 30 years
Loan Size	\$20,000 – No Maximum Loan amount [refer to credit on case by case basis]
LVR	- Owner Occupied: 95% LVR plus LMI cap - Investment: 95% LVR plus LMI cap - Refinance: 90% LVR - Construction: Owner Occupied 95% LVR - Vacant Land to 95% LVR for future Owner Occupied purposes ONLY Loans above \$1mil to \$1.5mil LVR 90% must have multiple securities
Mortgage Insurance	Lenders Mortgage Insurance required for loans over 80% LVR [refer to postcode policy]
Acceptable Income	PAYG - two most recent payslips, Letter from Employer, Group Cert / Tax Returns. Self Employed - Last 2 years financials, and full tax returns
Fees	Application Fee: \$700 [includes one standard valuation] NIL Ongoing Fees Offset Account Monthly Fee: \$15 No penalty if the loan is discharged at any time during the loan term * If the valuation fee is above \$200 OR if the customers legal costs are above \$300 the customer will be required to pay the additional costs
Extra Repayments	Yes, extra repayments can be made at any time.
Split Loan Facility	Yes, subject to approval
Offset	100% Offset optional [fees apply]
Redraw Facility	Yes, no minimum amount. Nil Redraw Fee.
Statements	Available at customers request and online
Portability	Yes, subject to approval [fees apply]

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



Current as at 29/06/2009. Terms and conditions apply.

MBD: BWMS: 30062009

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