



**Mortgage Introducer Morgan Brooks DIRECT**

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## PREMIUM HOME LOAN – Full Doc

<b>Loan Purpose</b>	Purchase or Refinance of residential Owner Occupied or investment security property. Other worthwhile purposes also considered.
<b>Suitable Borrowers</b>	PAYG or Self Employed Borrowers who can provide standard income evidence for the last two financial years. A clear credit history is essential. Companies & Trusts also considered
<b>Loan Amounts</b>	\$50,000 - \$1,000,000 per security.
<b>Maximum LVR</b>	Up to 90% of purchase price or valuation, whichever is less (new purchases and refinance).
<b>Loan Term</b>	Up to 30 years.
<b>Interest Rate Options</b>	Variable or Fixed: Split = Part Fixed & Part Variable. Interest Only up to 10 years or Principal & Interest up to 30 years.
<b>Repayment Options</b>	Repayments are deducted from your nominated bank account, weekly, fortnightly, or monthly. BPay & Direct Salary Crediting is available. In variable rate mode, extra repayments are allowed at any time without penalty
<b>Redraw Facility</b>	Free & unlimited via telephone or internet banking in variable rate mode. Funds will be available in your nominated bank account 2-3 working days after the request is processed.
<b>Loan Statements</b>	Download a statement for free at any time via your internet banking. Statements are also posted semi-annually (end of year & end of financial year)
<b>Acceptable Securities</b>	Registered 1 <sup>st</sup> mortgage over your residential owner occupied or investment property. Must be larger than 50sq.m and have a separate certificate of title.
<b>Portability</b>	Transfer your loan to suitable security property in the event you sell your existing security. Terms and Conditions, Fees & charges may apply.
<b>Construction</b>	Loans for purchase of Vacant Land require a Fixed Price Building Contract at point of application. A 0.15% rate loading is applicable during the construction period only.
<b>Establishment Fees</b>	Upfront costs include a standard valuation & legal fee [estimated \$700]. This cost will be outlined in your Letter of Offer. Other Statutory Government fees & charges apply.
<b>Exit Fees</b>	A Deferred Establishment Fee is payable when the loan is discharged within the first 5 years from the date of settlement
<b>Mortgage Insurance</b>	The Mortgage Insurance Premium is not payable for loans under 80% LVR. In the event you are required to pay the mortgage insurance the cost of the premium is deducted from the loan amount.

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

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

MBD:CMM+250K:30062009



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