



Mortgage Introducer Morgan Brooks DIRECT

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FIXED RATES – 1 to 5 & 10 years

Loan Purpose	Purchase or Refinance of residential Owner Occupied or investment security property. Other worthwhile purposes also considered.
Suitable Borrowers	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
Loan Amounts	\$50,000 - \$1,000,000 per security.
Maximum LVR	Up to 90% of purchase price or valuation, whichever is less (new purchases and refinance).
Loan Term	Standard Loan term of 30 years with 1 to 5 & 10 Year Fixed Rate Options
Interest Rate Options	Variable or Fixed: Split = Part Fixed & Part Variable. Interest Only up to 10 years or Principal & Interest up to 30 years.
Repayment Options	Repayments are deducted from your nominated bank account, weekly, fortnightly, or monthly. BPay & Direct Salary Crediting is available.
Redraw Facility	Redraw is NOT available when in a Fixed Rate Period
Loan Statements	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)
Acceptable Securities	Registered 1 st mortgage over your residential owner occupied or investment property. Must be larger than 50sq.m and have a separate certificate of title.
Portability	Transfer your loan to suitable security property in the event you sell your existing security. Terms and Conditions, Fees & charges may apply.
Establishment Fees	Upfront costs include a standard valuation & legal fee [estimated at \$699]. This cost will be outlined in your Letter of Offer. Other Statutory Government fees & charges apply. A Fixed Rate Lock In Fee of \$395 is also payable.
Exit Fees	A Deferred Establishment Fee is payable when the loan is discharged within the first 5 years from the date of settlement. Associated Break Costs may also apply if terminating before Fixed Period expires
Mortgage Insurance	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

Current as at 08/12/2009. Terms and conditions apply.

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