

MP Alt Doc Everyday

Local Investors and Residents of Australia

Key Features

Borrower rate from Comparison rate from

7.09% p.a. **7.61%** p.a.^[1]



One interest rate
across all
LVR bands

✓ New Purchase ✓ Refinance ✓ Cash Out

- Self-Employed Applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Facility Available

| | | | |
|---------------------------------------|--|----------------------------|-----------------------------|
| Minimum Loan Amount | AUD \$50,000 | | |
| Maximum Loan Amount | Client LVR | Maximum Loan Amount | |
| | Metro | LVR ≤65% | AUD \$1,750,000 |
| | | LVR >65% to ≤70% | AUD \$1,500,000 |
| | | LVR >70% to ≤75% | AUD \$1,250,000 |
| | | LVR >75% to ≤80% | AUD \$1,000,000 |
| | | Single Borrower Exposure | AUD \$2,500,000 |
| | Non-metro | LVR ≤70% | AUD \$1,000,000 |
| LVR >70% to ≤80% | | AUD \$750,000 | |
| Regional | Single Borrower Exposure | AUD \$2,500,000 | |
| | LVR ≤60% | AUD \$750,000 | |
| Variable Interest Rate ^[2] | Client LVR (Metro) | Option 1 (Risk Fee Waived) | Option 2 (Risk Fee Applies) |
| | LVR ≤65% | 7.26% p.a. | 7.09% p.a. |
| | LVR >65% to ≤70% | 7.26% p.a. | 7.09% p.a. |
| | LVR >70% to ≤75% | 7.26% p.a. | 7.09% p.a. |
| | LVR >75% to ≤80% | 7.26% p.a. | 7.09% p.a. |
| | Client LVR (Regional) | Option 1 (Risk Fee Waived) | Option 2 (Risk Fee Applies) |
| | LVR ≤60% | 7.26% p.a. | 7.09% p.a. |
| Investor Premium | 0.50% p.a. loading to the applicable rate Waived | | |
| Interest Only Premium | 0.30% p.a. loading to the applicable rate | | |
| Large Loan Premium | 0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,000,000 and ≤ AUD \$1,500,000 Waived 0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000 | | |
| Fixed Rate Premium ^[3] | Fixed Rates – Price on Application Maximum 5 years Fixed Rate | | |
| Loan Term | Up to 30 years (Maximum 5 years Interest Only) | | |
| Offset Loading | 0.10% p.a. loading to the applicable rate | | |
| Borrower Type | Self-employed applicants | | |
| Repayment Type | Monthly Repayments | | |
| Security | Residential security only | | |

Risk Fees^[4]

| Client LVR | Option 1 | Option 2 |
|-------------------------------|----------|--------------------------|
| ≤70% | Waived | 0.50% of the loan amount |
| >70% to ≤80% | Waived | 1.00% of the loan amount |
| ≤60% Regional or Unclassified | Waived | 1.00% of the loan amount |

Income Verification

- Signed Self-Declaration of income by Borrower/Guarantor; plus **Two** of the options below:
- Accountant's Letter confirming income
- 12 months BAS statements from ATO Portal
- 12 months business bank statements serviceability assessment.

Fees and Charges^[5]

| | | |
|-----------------------------------|---------------------------|----------------------|
| Conditional Offer | Application Fee | \$990 ^[6] |
| Settlement | Documentation Fee | \$395 |
| | Search Fee | At Cost |
| | Registration Fee | At Cost |
| | Settlement Fee | \$250 |
| Annual | Annual Package Fee | \$395 ^[7] |
| On Final Repayment of Loan | Discharge Third Party Fee | At Cost |
| | Product Discharge Fee | \$895 |

Why Mortgageport



New Purchase,
Refinance or Cash Out



Self-Employed
Applicants



Up to 80% LVR



Confirmation of Loan
Acceptance within 48
Hours



Multilingual Customer
Service



Fully Featured Online
Customer Portal



Offset Facility Available

- The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 50% LVR, over a term of 25 years. Warning: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This advertisement does not take into account your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application. Target Market Determination for the product is available [here](#).
- The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
- Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
- The Risk Fee is a one-off, non-refundable fee paid at settlement used to offset the risk associated with loans of a higher LVR. It may be capitalised into the loan amount up to the maximum LVR.
- Other fees and charges are payable.
- Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
- The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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Mortgageport Management Pty Ltd (MP)

ABN 42 082 753 679 | Australian Credit Licence 386360

MP is a member of the BC Investment Group Holdings Limited Group of Companies



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MP Alt Doc Pro

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| | LVR ≤65% | 7.36% p.a. | 7.19% p.a. |
| | LVR >65% to ≤70% | 7.36% p.a. | 7.19% p.a. |
| | LVR >70% to ≤75% | 7.36% p.a. | 7.19% p.a. |
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