MP SME – Commercial & Residential Security



Local Investors and Residents of Australia

Key Features

Borrower rate from

8.09% p.a.

√ New Purchase √ Refinance √ Cash Out

- Business purpose loan
- Self-employed, company or trust applicants
- Up to 75% LVR commercial securities
- Up to 80% LVR residential securities
- Fully featured online customer portal

Minimum Loan Amount	AUD $100,000		
Maximum Loan Amount	**Client LVR**	**Maximum Loan Amount**	
	LVR ≤ 65%	Commercial securities	AUD $3,000,000
		Residential securities	AUD $3,000,000
	LVR ≤ 70%	Commercial securities	AUD $3,000,000
		Residential securities	AUD $2,000,000
	LVR ≤ 75%	Commercial securities	AUD $3,000,000
		Residential securities	AUD $2,000,000
	LVR ≤ 80%	Residential securities only	AUD $1,500,000
	Single Borrower Exposure	Single Borrower Exposure	AUD $5,000,000

Variable Interest Rate[1]	**Client LVR**	**Variable Interest Rate**
	LVR > 60% to ≤ 65%	8.09% p.a.
	LVR > 65% to ≤ 70%	8.44% p.a.
	LVR ≤ 75%	8.79% p.a.
	LVR ≤ 80% (Residential securities only)	8.79% p.a.

Interest Only Premium	No premium
Large Loan Premium	No premium
Lease Doc Loading (Commercial Securities Only)[2]	No premium
Alt Doc Premium	0.50% p.a. loading to the applicable rate
Loan Term	Minimum 3 years
Security Location	Metro & Non-Metro
Borrower Type	Self-employed, company or trust applicants
Repayment Type	Monthly Repayments
Security	Commercial and residential security

mortgageport

Mortgageport Management Pty Ltd (MP)
ABN 42 082 753 679 | ACL 386360
MP is a member of the Navalo Financial Services Group Holdings Pty Ltd group of companies (collectively 'Navalo')

Risk Fees[3]

Client LVR	Fees Chargeable	
LVR > 60% to ≤ 65%	Commercial securities	0.50% of the loan amount
	Residential securities	0.50% of the loan amount
LVR > 65% to ≤ 70%	Commercial securities	0.50% of the loan amount
	Residential securities	0.50% of the loan amount
LVR > 70% to ≤ 75%	Commercial securities	0.50% of the loan amount
	Residential securities	0.75% of the loan amount
LVR ≤ 80%	Residential securities only	0.75% of the loan amount

Optional Early Repayment Waiver Fee 1.50% to waive the Early Repayment Exit Fee. [4]

Fees and Charges[5]

Conditional Offer	Application Fee	$990[6]
Settlement	Documentation Fee	$1,500
	Optional Early Repayment Waiver Fee	1.50%[7]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	$395
Annual	Annual Package Fee	$395[8]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	$1,295
	Early Repayment Exit Fee (Repaid within 3 years)	3 months interest (inclusive of any applicable loadings)[4]

1. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
2. Lease Doc applications only available for commercial securities and up to 70 LVR%.
3. 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.
4. Early Repayment Exit Fee is payable if the loan is discharged within 3 years from the settlement date.
5. Other fees and charges are payable.
6. Includes one valuation up to $440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
7. Optional Early Repayment Waiver Fee is a one-off, non-refundable fee paid at settlement which waives the requirement to pay the Early Repayment Exit Fee if the loan is discharged within 3 years from the settlement date.
8. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

This brochure has been prepared for Mortgage Broker, Mortgage Manager, and Referrer purposes only, and is not for consumer marketing purposes.

Disclaimer: This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion. Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

Privacy: Any personal information that was collected from you will be dealt with in accordance with our Privacy Policy which can be found at https://www.mortgageport.com.au/privacy-policy

mortgageport

Mortgageport Management Pty Ltd (MP)
ABN 42 082 753 679 | ACL 386360
MP is a member of the Navalo Financial Services Group Holdings Pty Ltd group of companies (collectively 'Navalo')

GPO Box 3491,
Sydney, NSW 2001

(02) 8379 7164
1800 100 747

sales@mortgageport.com.au

mortgageport.com.au