

# Private Mortgages



## Key Features

1st Mortgage rates starting from

**9.25% p.a.**

2nd Mortgage rates starting from

**16.00% p.a.**



## Company Overview

Arthurmac Private specialise in Non NCCP residential and commercial loans Australia wide, for families, business and property investors. We consider loans where others won't, including non-conforming, self-employed (low doc) loans, and our own Private Funding Line.

## Product Overview

The Arthurmac Private product caters for Non NCCP loans on residential and commercial securities for Self Employed or PAYG applicants. Our own private funding line offers a true asset style loan which can cover any opportunity that your clients may present, including credit impairment.

## Easy application with electronic process

- ✔ No ongoing borrower fees on any products
- ✔ No clawbacks and choice of upfront and trail for our brokers
- ✔ Trusted & Experienced

## The Leader in Private Mortgages for over 18 years

We have the experience to get you to settlement faster, no matter what the circumstances.

### PRODUCT PARAMETERS

Maximum LVR 75%

Loan Size: \$100,000–\$3,000,000

Minimum Loan Term: 6 months

Maximum Loan Term: 24 months

Company or Trust or Individual, SMSF

### KEY NICHES

No Doc Asset Lend

Commercial & Residential Property

Business and Debt Consolidation

1st Mortgage

2nd Mortgage

### KEY INFORMATION

Interest Only

Purchase and Refinance

No ongoing fees

No clawbacks

Brokers choice of fee



## 1ST MORTGAGE INTEREST RATES FROM

LVR up to 50%	9.25%
LVR 50% up to 60%	9.50%
LVR 60% up to 65%	9.75%

## 2ND MORTGAGE INTEREST RATES

LVR up to 75% Metro	from 16.00%
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## FEES AND CHARGES

<b>1st Mortgage Procurement Fee:</b>	1.50% (Broker can add own fee)
<b>2nd Mortgage Procurement Fee:</b>	2.00% (Broker can add own fee)
<b>Valuation Fee:</b>	At cost
<b>Legal Fees:</b>	From \$1,650
<b>Ongoing Fee:</b>	\$0
<b>Discharge Fee:</b>	\$660 plus solicitors costs
<b>Settlement Fee:</b>	\$660
<b>Early Repayment Fee:</b>	One (1) months interest payable if paid out prior to Maximum Loan Term

## DOCUMENTATION REQUIRED

### Purchase

- Contract of Sale
- Valuation Report
- Building Insurance
- Trust Deed (if applicable)
- Lease (if applicable)

### Refinance

- Council Rates
- Valuation Report
- Building Insurance
- Trust Deed (if applicable)
- Lease (if applicable)
- 6 months Bank Statements (Mortgage Repayment History)

### Second Mortgage

- Council Rates
- 1st Mortgagee Consent (we arrange)
- Valuation Report
- Building Insurance
- Trust Deed (if applicable)
- Lease (if applicable)
- 6 months Bank Statements (Mortgage Repayment History)

### Vacant Land (case by case)

- 55% Max LVR
- Contract of Sale
- Council Rates
- Valuation Report
- Trust Deed (if applicable)
- 6 months Bank Statements (Mortgage Repayment History)



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