

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%	9.00%
LVR 50% up to 60%	9.25%
LVR 60% up to 65%	9.50%

2ND MORTGAGE INTEREST RATES

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

1st Mortgage Procuration Fee:	1.50% (Broker can add own fee)
2nd Mortgage Procuration Fee:	2.00% (Broker can add own fee)
Valuation Fee:	At cost
Legal Fees:	From \$1,650
Ongoing Fee:	\$0
Discharge Fee:	\$660 plus solicitors costs
Settlement Fee:	\$660
Early Repayment Fee:	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 (metro only)
- Contract of Sale
- Council Rates
- Valuation Report
- Trust Deed (if applicable)
- 6 months Bank Statements (Mortgage Repayment History)



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