

First Mortgage Lending Guidelines**

Effective July 2018



ITEM	DETAIL
Loan To Value	Up to 70% Residential Property & Commercial Property.
Loan Type	Unregulated.
Loan Size	From \$750,000 to \$15,000,000.
Loan Purpose	Business purpose; investment and / or construction; Acquisition; Refinance; Consolidation; and Equity Release.
Eligible Security	Residential; Commercial; Industrial; Investment; and / or Vacant Land.
Security Type	First Mortgage.
Locations	Australia wide; CBD; Metropolitan; and Regional.
Repayment Structures	Interest Only monthly in arrears; or Prepaid Interest.
Loan Terms	Six to Twenty-Four Months.
Fees	Establishment Fees* From 1.5% + GST; Valuation and Legal Fees paid by borrower; Upfront Brokerage Fees TBA (supported).
Interest Rate	From 11.50%p.a.

* Other Fees such as default fees and early exit fees may also be payable in some circumstances.

**These guidelines are subject to change without notice. The above is merely a guide and does not represent an offer of finance.

Tom Waltham

Executive Director

e twaltham@keystonecapital.com.au

m 0424 506 941

Lachlan Perks

Executive Director

e lperks@keystonecapital.com.au

m 0402 458 909

Jason Cooke

General Manager

e jcooke@keystonecapital.com.au

m 0418 890 977