

Second Mortgage Lending Guidelines**

Effective July 2018



ITEM	DETAIL
Loan To Value	Up to 80% Combined 1st & 2nd Mortgage LVR against Residential Property & Commercial Property. 2nd Mortgage only behind ADI's.
Loan Type	Unregulated.
Loan Size	From \$250,000 to \$2,000,000
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	Second Mortgage.
Locations	Australia wide; CBD; Metropolitan; and Regional.
Repayment Structures	Interest Only monthly in arrears; or Prepaid Interest.
Loan Terms	Six to Twelve Months.
Fees	Establishment Fees* From 2.0% + GST; Valuation and Legal Fees paid by borrower; Upfront Brokerage Fees TBA (supported).
Interest Rate	On application. From 16.00% per annum.

* 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.

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