

Commercial Full Doc



Loan Description	An extremely competitive commercial mortgage. Well suited to small business clients and investors. 20 year loan term. No ongoing fees. No reviews or revaluations. Save your Client the hassle and expense of the Bank's annual review processes.
Loan Purpose	Purchase or Refinance of Commercial, Industrial, Retail or Residential properties (non-NCCP)
Borrowing Entity	Individuals, Companies, Trusts. Owner-occupiers or investors.
Security Type	Commercial, Industrial, Retail or Residential (non-NCCP). No vacant land.
Construction	No construction or development
Minimum Loan Size	\$100,000
Maximum Loan Size	Up to \$3M - subject to LVR
LVR	Up to 75%
Loan Term	20 yrs P&I or 5 yrs IO reverting to 15 yrs P&I
Repayment Features	Principal & Interest or Interest Only
Redraw	YES - free via internet
Account Access	Phone & Internet
Income Verification	Full Doc only
Credit Impairment	Clean credit only
Special Features	Acceptable out of the box securities include: Multiple dwellings on one Title; Mature Age & Over 55's; Dual-key; Serviced Apartments; Studio Apartments
Application Fee	0.95% plus GST
Valuation Fee	Panel Valuers Scale at Cost. Quote available prior to valuation. Valuation Fee payable <u>after</u> Indicative Approval obtained.
Annual Fee	NIL
Settlement Fee	Per Solicitors Scale at cost

Commercial Full Doc



Early Full Repayment Fee Years 1 to 3 = 3 months interest
Years 4 & 5 = 2 months interest
Years 6 & 7 = 1 months interest
(interest calculated on initial loan amount)

Audit Valuations Not Applicable

Title Insurance Strata Property .06% (min \$200)
Non-strata Property 0.1% (min \$500)

LMI Policy No LMI

Broker Commissions Upfront = 0.5%
Trail = 0.2%

Contact Details 02 4958 1835

info@iloanfinance.com.au

www.iloanfinance.com.au



Last Updated 20-December-2011

Disclaimer: This information is current as at the 'Last Update' date above and is subject to change without notice. I-Loan Finance has taken all care to ensure the accuracy of this information, however no responsibility for any persons reliance on this information is accepted. All product specifications and information should be verified before making an application for finance. Any offer of finance will be in accordance with the formal loan documents provided by the lender.