

# 106% Establishment Loan

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## Features

### > Purpose

Primarily aimed at high income earners who have not been able to save a deposit and wish to purchase an owner occupied property, and applicants looking to re-establish themselves following a break up.

The Establishment Loan allows applicants to borrow up to 106% of the purchase price to factor in costs such as stamp duty, solicitors expenses, mortgage risk fee, application fees etc.

### > Loan Size

Minimum \$150,000 to \$750,000 for units, and up to \$900,000 for houses in Metropolitan Sydney.

### > Term

15 - 30 years.

### > Repayments

Principle and Interest only.

### > Additional Repayments

Unlimited at no extra cost.

### > Fees

No Monthly Account Keeping fees or annual fees.

### > Mortgage Insurance

No Mortgage Insurance payable, however a mortgage risk fee will apply.

### > Direct Debit

Payments made by direct debit only fortnightly or monthly.

### > Savings

No deposit or savings required.

### > Applicants

Applications may be in personal, business, company or trust name.

