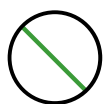


Professional Lender paid LMI

Broker use only



No client paid lender's mortgage insurance



Fast and accessible internet banking system



No parental assistance needed



Rate drop down at 90%/80% LVR (on request)



No minimum income requirements



Payment cycle that suits you with monthly, fortnightly or weekly repayments

Why Granite Home Loans?

Established in 2018, Granite Home Loans is built for brokers. By providing innovative SMSF, NDIS and Lender Paid LMI products, through our partnerships we offer innovative home loan solutions at competitive rates.

Granite delivers across each step of the home loan journey, providing personalised services, tailored products, and support from a well-respected team of mortgage lending experts and credit analysts to ensure every loan is handled with expert care from enquiry to settlement.

Professional Lender paid LMI

We're all about home ownership and we understand deposits in rising markets mixed with high establishment costs stop a lot of eager eligible home owners. We're not interested in tying up friends and family's home with guarantor loans. We also understand not all borrowers are the same. For our professional products, we don't need genuine savings as long as the borrower meets the criteria. We are looking to back people who have studied hard and have great careers ahead of them.

Key features

Payments	Principal & Interest
Maximum loan term	28 years
Maximum loan amount	\$1,000,000 @ 95% \$1,350,000 @ 90%
Maximum LVR	95%
LMI applicable	LMI Paid by Lender
Residential	Established or new property
Rate reduction	Requested rate reductions at 90% and 80% LVR
Offset account	Yes
Visa debit card	Yes
Multiple loan splits	Available
Repayment frequency	Weekly, fortnightly and monthly
Transaction functionality	Internet/Phone (BPay, pay anyone)
Make additional payments	Yes, unlimited
Construction/vacant land	No

Who is eligible?

Main income earner must be:	University Degree Qualified (or IT certification) Professional in the following industries: <ul style="list-style-type: none">Medical, Allied Health, Legal, Accountants, Auditors, Financial Planners, Engineers, IT, Senior Managers and Executives
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Simple product requirements

Property purpose	Purchase residential owner occupied property
Credit history	Clear credit history
Employment type	PAYG/Self employed Full documentation loan
Acceptable borrowers	Australian citizens or permanent residents

Fees and options

Annual fee	Nil
VISA debit/Offset account	Included on all products
Application fee	Nil
Valuation fee	At cost (Order through PropertyHub)
Interest only option	N/A
Exit/Break fees	Nil
Discharge fee	\$1,500
Legal fees (ex disbursements)	\$275

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice. Origin Mortgage Management Services is a division of Columbus Capital Pty Limited ABN 51 119 531 252 AFSL & Australian Credit Licence 337303.

 **1300 232 999**
Option 5 for Scenarios

 **info@granitehomeloans.com.au**

 **granitehomeloans.com.au**