

## Residential investor

Broker use only



Fixed and variable rate options



Redraw capabilities



Offset accounts and multiple loan splits



Visa Debit card functionality



Easy refinance option available



Online accessibility (desktop and mobile)

## Why Granite Home Loans?

Established in 2018, Granite Home Loans is for brokers. By providing innovative SMSF, NDIS, Easy Refinance 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.

# Residential investor

This is available for owner-occupiers and investors, be they individuals, companies, or trusts.

## Key features

<b>Investors</b>	Individuals, companies, trusts
<b>Payments</b>	Principal & Interest / Interest only
<b>Maximum loan term</b>	30 years
<b>Maximum LVR</b>	90% (including LMI)
<b>Maximum loan amount</b>	\$2,000,000
<b>Minimum loan amount</b>	\$150,000
<b>LMI applicable</b>	>80% (upfront or monthly)
<b>Easy Refi</b>	Available if existing loan is over 12 months and good conduct
<b>Offset account</b>	Yes
<b>Redraw</b>	Yes
<b>Visa debit card</b>	Yes
<b>Multiple loan splits</b>	Available
<b>Repayment frequency</b>	Weekly, fortnightly and monthly
<b>Fixed rate option</b>	up to 5 Year fixed
<b>Transaction functionality</b>	Unlimited transactions via internet, phone, BPay, debit card, ATM
<b>Make additional payments</b>	Unlimited on variable rate splits. \$20,000 p.a. for fixed rate splits
<b>Repayment method</b>	Salary credit/debit
<b>Cash out available</b>	Yes
<b>Construction/vacant land</b>	Yes

## Product requirements

<b>Property purpose</b>	Residential property
<b>Credit history</b>	Clear credit history
<b>Employment type</b>	PAYG income 6 months+ or Self employed with ABN 2+ years
<b>Acceptable borrowers</b>	Australian citizens or permanent residents
<b>Other</b>	80% of rental used (70% for holiday accommodation)

## Fees and options

<b>App/Settlement fee</b>	Nil
<b>Annual fee</b>	\$295
<b>Fixed rate lock fee</b>	≤ 4 years \$495, > 4 years \$795
<b>Construction admin fee</b>	\$750
<b>Construction progress val fee</b>	\$880 Additional costs may apply for regional securities
<b>Discharge fee</b>	\$795
<b>Account variation fee</b>	\$250
<b>Facility variation fee</b>	\$450
<b>Solicitor Doc fee</b>	\$275 (plus disbursements)
<b>Valuation fee</b>	At cost

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

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Option 4 for scenarios

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