

## Professional Lender paid LMI

Broker use only



No client paid Lenders  
Mortgage Insurance



No minimum income  
requirements



No genuine savings  
required

Brokers **build** brighter  
**futures** for their clients.

Granite is **built** to provide  
brokers with **competitive**,  
**innovative**, and **niche**  
products.

Making Granite the  
**rock-solid** choice for  
brokers.

# Professional Lender paid LMI

Homeownership can seem unattainable for many. Exorbitant property prices and high establishment costs can make saving for a deposit difficult. Instead of involving friends and family through guarantor loans, we focus on empowering individuals. Our professional products don't require genuine savings if the borrower meets our 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 *	\$2,000,000
Maximum LVR	95%
LMI applicable	LMI is paid by Granite
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"><li>Medical, Allied Health, Legal, Accountants, Auditors, Financial Planners, Engineers, IT, Senior Managers and Executives</li></ul>
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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 <sup>1</sup>	At cost (Order through PropertyHub)
Interest only option	N/A
Exit/Break fees	Nil
Discharge fee	\$1,500
Solicitor Doc fee <sup>1</sup> (plus disbursements)	\$275

[\\*Click here to refer Postcode Matrix for details](#)

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.

1. Third party fees, including those from solicitors, are subject to Goods and Services Tax (GST) and quoted exclusive of GST.

 1300 232 999  
Option 5 for Scenarios

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 [granitehomeloans.com.au](http://granitehomeloans.com.au)