

ORDE Commercial LeaseDoc Loan



75% MAX LVR

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Our Commercial products suit self-employed applicants looking to purchase, refinance or access equity using commercial property. Business investment, debt consolidation and cash out are also acceptable purposes. These products provide flexibility in income verification and credit history with a "set & forget" facility to meet their long-term objectives.

Income Documents:	Minimum 3 years (incl. options) on remaining lease. Will consider <3 years with loadings on both application fees and interest rate.	Credit History:	Can consider adverse credit history, including life events.
Loan Amount:	Minimum: \$ 100,000 Maximum: \$3,000,000 [80%] Maximum: \$5,000,000 [70%]	Legal Fees:	Unascertainable due to different entity structures – please request a quote or refer to Letter of Offer.
Loan to Value Ratio:	75% maximum LVR.	Valuation Fee:	At Cost – quote required.
Term:	Up to 30 years.	Title Insurance:	From \$355 depending on loan size.
Loan Requirements:	Minimum 1.40x interest cover assessed on net rental.	Application Fee:	1.40% of loan amount to 75% LVR - \$3m max. 1.55% of loan amount to 80% LVR - \$3m max.
Interest Rate Type:	Variable Only.	Ongoing Fees:	\$Nil per month
Repayments:	• Principal & Interest • Interest Only up to 5 years	Settlement Fee:	Not Applicable.
Annual Reviews:	No annual reviews.	Offset Account:	Not Applicable.
Cash Out:	Allowed for acceptable stated purpose.	Early Repayment Fees (ERF):	1.50% of the original loan amount applies for the first 3 years.
Locations:	Category 1 & 2 locations only.	Discharge Fee:	\$450 plus funders' solicitors' costs.
Extra Repayments:	Early Repayment Fee (ERF) may apply if the loan balance exceeds \$25,000 in advance of the amortized balance due to a lump sum payment – please refer to the mortgage documents.	Redraw:	Free Redraw Available.
Acceptable Securities:	Shop Fronts, Offices, Industrial Units, Factories, Warehouses, Mixed Residential & Commercial Use, Medical / Professional Suites in Cat 1 & Cat 2 locations. Specialized securities considered on a case-by-case basis.		
Unacceptable Securities:	Non-tenanted properties, owner-occupied premises, vacant land and non-arms' length transactions.		
Points of Difference:	No Commitment Fee required. Will accept individuals as owners. No monthly or annual fees - No Annual Reviews - No revaluations - No Fixed & Floating Charges. 30 yr term available with minimum 3 years to run on the lease – Lease must be an arms' length transaction. This product caters for both Prime and Near Prime applicants, with different rates and fees applying depending on the individual circumstances – refer to your BDM for clarification. All fees quoted are exclusive of GST. Rates and fees are subject to change without notice - refer to your BDM for confirmation of current rates and fees. Please refer to Letter of Offer for full fee details due to the unique variations.		

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