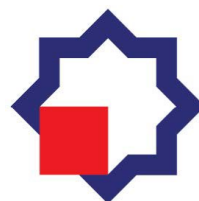


ORDE Prime Residential SMSF LOAN



**DIRECT
CREDIT**
HOMELOANS AUSTRALIA

80% Max LVR Residential

UPDATED: 20 May 2026

The ORDE Prime residential self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to purchase a residential investment property and obtain exposure to real estate assets.

Description:	Investment purposes only: Purchase an existing residential dwelling or Refinance an existing SMSF loan.	Application Fee:	0.55% to 80% LVR
Loan Amount: Residential:	Minimum: \$ 150,000 Maximum: \$1,750,000 (to 80%)	Valuation Fees:	At Cost. As a guide only, assume approx. \$330 – properties to \$1m (metro) \$550 – properties to \$2m (metro)
Loan to Value Ratio:	80% max LVR. (Includes established less than 1 year and off the plan). 70% maximum LVR (High Density units)	Solicitor Documentation Fees:	At Cost: Approx. \$1,800.
Term:	Up to 30 years.	Lenders Mortgage Insurance:	Not Applicable.
Repayment type:	Variable Rate P&I or Interest Only (max 5 yrs).	Settlement Fee:	Not Applicable.
Borrower:	SMSF Trustee/s, which hold the beneficial interest in the security property, has the right to acquire the property from the Property Trustee, and is permitted to borrow in accordance with the relevant legislative requirements (and any associated regulations).	Title Insurance:	\$145 Loans to \$600k; \$260 if >\$600k
Mortgagor:	Property Trustee/s, which meet the requirements of the relevant legislation (and any associated regulations). Holds the legal interest in the security property on trust for the SMSF.	Redraw:	Not Available for SMSF loans.
Guarantors:	Loans must be supported by personal guarantee/s for the full amount of the loan from all beneficiaries of the SMSF. Guarantees must be in accordance with the requirements of the relevant legislation and associated regulations. Non-resident guarantors are unacceptable.	Offset Account:	Not Available.
Guarantors Advice:	SMSF Trustee borrowers and guarantors must obtain independent legal and financial advice and proof of such advice must be retained on the loan file.	Annual Fee:	\$ Nil – no annual reviews.
Acceptable Securities:	In addition to the general requirements regarding the security property, loans made to SMSF Trustee/s must be secured by a "single asset" comprising a security property on a single title (not two or more separate titles) and the loan must not cover any additional assets purchased at the time of property purchase. This includes furnishings or other items which are not fixtures. Minimum size for a unit is 45 sq. metres (including the balcony).		
Unacceptable Purposes or Securities:	Construction Loans or Bridging Finance. Equity Release, Cash Out, Debt Consolidation or Home Improvements. Purchase/Refinance of properties occupied by SMSF beneficiaries or related parties. Non-Arm's length transactions. Purchases from a related party of the SMSF Trustee/s. Purchase or refinance of owner-occupied property. Rooming houses.		
Additional Assessment Requirements:	Minimum SMSF net tangible assets of \$150,000 required (prior to loan transaction). The SMSF must have minimum liquid asset (interest /dividend earning assets) balance of 5% of the total debts of the SMSF (including the loan amount) after the loan transaction is complete. Confirmation of current investment strategy developed by a suitably qualified individual. Last 2 years SMSF Statements (refinances only), Last 2 payslips (if applicable), Most recent periods Financials or Tax Returns (business and individuals). No minimum time frame for self-employed contributions, just the ability to make contributions.		
		Monthly Fee:	No Monthly Fees.
		Discharge Fee:	\$450 + solicitors costs.
		Early Repayment Fee (ERF):	1.50% of original loan amount if discharged within 3 years.
		IMPORTANT NOTICE:	Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice.

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