



SMSF80 RESIDENTIAL INVESTMENT LOAN

WHY GRANITE HOME LOANS?

We offer unique products for savvy borrowers. Providing your loan with a dedicated lending manager means you can do more with your time and let us worry about your SMSF loan.

WHY OUR SMSF80 INVESTMENT LOAN?

Our SMSF80 product increases your borrowing potential, requiring only a **minimum 20% deposit**. This means you can **keep more of your funds**, or place them in the **offset account** for quick access later on.

With **No Liquidity or Net Asset tests** required we're making it easier than ever to purchase property through your SMSF.

SIMPLE MINIMUM REQUIREMENTS:

- Residential Security
- Clear Credit History
- 100% Offset account
- New or Existing SMSF
- Purchase or Refinance
- Minimum 20% Deposit or; Minimum 20% Equity
- Online Banking inc Redraw

Residential Rate

From 4.93% pa
Comparison 5.37% pa

#Comparison rates are based on a basic Homestar loan, on a \$150,000 loan amount over 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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KEY FEATURES:

SMSF80 Residential 80% LVR SMSF Lending	
Security Type	Residential
Property Type	Investment Only
Construction / Vacant Land	No
Repayment Frequency Options	P&I - Weekly / Fortnightly / Monthly Interest Only - Monthly
Principal & Interest / Interest Only	Yes (IO - under 70% only)
Ability to make additional repayments	Yes
Fixed rate option	Yes
100% Offset Account	Yes
Transaction Functionality	Unlimited Transactions to and from SMSF CMA via Internet, Phone
Minimum Loan Amount	\$150,000
Maximum Loan Amount	\$1,250,000 single security
Maximum Loan Term	30
Maximum LVR	80%
PAYG / Self Employed	Yes, either
Repayment Method Direct Debit / Auto draw from Offset	Yes
Lender Protection Fee	Yes, If net asset and liquidity not met

FEES & OPTIONS:

Offset Account	Included	Valuation Fee	\$330.00 per security
Interest Only Loading	0.40% pa	Commercial Valuation Fee	<i>Quote on conditional</i>
QLD Security Loading	0.50% pa	Mortgage Discharge Fee	\$585.00
Commercial Property Loading	<u>paused</u>	Solicitor Doc Fee	\$990.00
Annual Fee	\$395.00	Government Fees and Charges	At cost
Application Fee	\$660.00	Establishment Fee	Nil