



VICTORIAN
MORTGAGE INVESTMENTS
• LIMITED •

FIRST MORTGAGE LOAN

- Preferred Loan Size** - \$100,000 to \$1,500,000
- Loan Purpose** - Property acquisition, debt consolidation, refinance, working capital and a wide range of business purposes
- Acceptable Security** - Registered **first mortgage** over residential, office, commercial, retail & industrial real estate in the CBD and metropolitan areas of capital cities and major regional centres throughout Australia
- Loan to Valuation Ratio** - up to **70%**
- Serviceability** - To ensure that the borrower has the ability to meet the loan commitments, VMIL requires satisfactory documentary evidence of serviceability, including one or more of the following:-
- Taxation Returns / Financial Statements
 - PAYG / BAS / Bank Account Statements
 - Letter of "Good Conduct" from existing Lender(s)
 - Accountant's Certification
 - Lease Agreement(s) / Rental Statements
- Repayments** - Interest-only payable monthly in advance
- Loan Term** - One month to three years
- Pricing:-**
- Delivery Rate - **from 9.5% pa**
 - Application Fee - **1.1% (GST inclusive)**
- Introducer Incentives:-**
- Trail Commission - **Unlimited**
 - Your fees collected at settlement and paid immediately thereafter
 - Letter of Indicative Terms issued within 24 hours
 - Active retention effort at rollover
 - Total respect for the Introducer / Borrower relationship

Our pragmatic and flexible approach is refreshingly different – we seek to remove barriers, not create them.

For prompt and professional service please contact **Peter Gibbs**.

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