



VICTORIAN
MORTGAGE INVESTMENTS
• LIMITED •

SHORT TERM 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** - Typically, interest on short term loans is paid in advance from settlement proceeds – therefore, no need to demonstrate serviceability.
- Ability to repay principal however is to be demonstrated. Loans are generally taken out on a short term basis when a defined repayment event is to occur in the short to medium term future, such as the settlement of a property sale, a will, an insurance claim, etc.
- Loan Term** - One month to six months
- Pricing:-**
- Delivery Rate - **from 2.0% per month**
 - Application Fee - **2.2% (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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