



Advance Investment Securities (AISA) COMMERCIAL PROPERTY LOAN

AISA offers a **Commercial Property Loan** in approved Postcodes Australia wide, based on standard “full doc” application criteria for credit worthy investors or owner occupiers and which has most characteristics of a “set & forget” home loan, featuring:

- Simple application, prompt evaluation and meaningful conditional letter of offer.
- LVR to 75% on acceptable commercial properties & 80% on acceptable residential properties.
- 20 year term eliminating future annual rollover fees.
- No automatic annual reviews, eliminating annual renegotiations and uncertainties.
- No automatic security revaluation eliminating security top up & “one off” loan paydown risks.
- Either IO or PI, fixed or variable with up to 3 splits.
- Internet account functionality. Payments in advance can be redrawn without charge.
- Simple security requirements.

Terms at a glance.	
Term	<ul style="list-style-type: none"> • 20 years fully amortising P&I or • 5 years interest only, automatically converting to 15 years P & I
Interest	<ul style="list-style-type: none"> • Variable or • Fixed for 1, 2, 3, 4 & 5 years.
Repayments	<ul style="list-style-type: none"> • P and I or • Interest Only.
Borrower Interest Rate	Variable 7.99% with LVR up 70%, loans up to \$1,500,000 Variable 7.99% with LVR up 60% loans \$1,500,000 to \$2,000,000 Variable 8.14% with LVR over 60% and up 65% loans \$1,500,000 to \$2,000,000 Variable 8.14% with LVR up 60% loans \$2,000,000 to \$3,000,000 Fixed: 1 year, 2 year, 3 year, 4 year and 5 year (subject to loan amount and LVR) From 6.73% 6.77% 6.93% 7.20% 7.31%
Max. loan	75% loans < \$1,500,000 65% loans > \$1,500,000 < \$2,000,000 60% loans > \$2,000,000 < \$3,000,000 per security property. Customer limit of \$5,000,000.
Min. loan	\$100,000
Max. loan LVR %	75.00%. Exclusive of GST. Lesser of purchase price or AISA valuation. Conditions apply > 70% LVR
Loan Application Fee	0.75% plus GST, payable on acceptance of conditional letter of offer.
Security	Registered 1 st Mortgage. Non Specialised Strata or Torrens Commercial, Industrial, Retail or Residential. Refer to postcode list for acceptable areas. Supporting residential securities acceptable in centres > 30,000 population.
Debt Service Cover Ratio	Min of 1.5 times loans LVR > 70% (excludes living expenses and interest rate based on actual rate for P&I loans)

<p>What you need to send to us for a Loan Approval</p>	<ul style="list-style-type: none"> ➤ Completed, signed application form and Privacy Consent. <p><u>Applicants and /or Guarantors</u></p> <ul style="list-style-type: none"> ➤ Two years taxation returns for self employed. ➤ Two years group certificates or 2 years taxation returns for salaried applicants. ➤ Taxation assessments for each of the above two years ➤ Two recent pay slips for salaried applicants. <p><u>Companies</u></p> <ul style="list-style-type: none"> ➤ Last two years financials and taxation returns ➤ Names of all directors, shareholders and their shareholding. <p><u>Trustee</u></p> <ul style="list-style-type: none"> ➤ Name of Trust, Trustee & Beneficiaries. ➤ Type of Trust (Unit or Discretionary). ➤ Two years taxation returns. ➤ Names of all directors, shareholders and their shareholding. <p><u>Other</u></p> <ul style="list-style-type: none"> ➤ 6 months statements for accounts being refinanced ➤ Copy of rate notice for property being refinanced ➤ Copy of lease or evidence of rental income and outgoings ➤ Copy of key pages of purchase contract ➤ Proof of deposit paid ➤ Proof of funds to complete ➤ Corporate Structure details ➤ AISA Commercial Property Capacity Calculator ➤ 100 Point Check for each Borrower or Guarantor
<p>Title Insurance</p>	<p>Mandatory and based on a premium of \$0.60 per \$1,000 of loan amount with a minimum of \$300</p>
<p>Legal Costs Basic costs, DOES NOT include disbursements.</p>	<p><u>NSW, QLD & VIC</u> Basic Mortgage \$599.50, Additional mortgage \$110.00 Trust Review: \$99.00, Guarantee: \$82.50 plus disbursements</p> <p><u>SA</u> Basic Mortgage: \$1,045.00, additional mortgage \$132.00 Trust Review: \$181.50, Guarantee: \$110.00 plus disbursements</p> <p><u>WA</u> Basic Mortgage & Guarantee \$100,000 - \$400,000 = \$850.00, \$400,001 to \$700,000 = \$1,250.00 then \$1,700.00 Plus minimum disbursements of \$160. trust deed review: \$120.00 Guarantee: \$150.00 Review of lease: \$165 per hour.</p>
<p>Independent Legal Advice</p>	<p>Guarantors provide their guarantees jointly and severally and are required to obtain independent legal and financial advice.</p>
<p>Valuation Costs Per Property</p>	<p>Refer to Valuation Panel.</p>
<p>Early Full Repay Fee</p>	<p>3 months interest calculated on the initial loan amount (during first three years), 2 months (during fourth and fifth year) and 1 months interest (years six and seven). Break funding costs will apply to fixed interest rate loans. All loan portions must remain above \$10,000 to avoid ERF.</p>
<p>Contact Details Office Address</p>	<p>AISA Mortgage Processing Centre Level 1, 458 Wattle Street, Ultimo NSW 2007</p>
<p>Phone & Fax</p>	<p>Phone 02.9215.4102</p>
<p></p>	<p>Fax 02.9215.4199</p>
<p>Contact</p>	<p>garyr@aisa.com.au</p>