

Combo Loan..



Connective Advance

\$990 Reduced Fee Offer*



Contact our Team



Product Info, Rates & Offers

Purpose: Assist customers with the purchase, investment, refinance or equity release of combination loans involving both a commercial and residential security.

Key Features

- Combination loans with one commercial security and one or more residential securities
- Dual application assessed by a single assessor
- Single point of contact through to settlement
- Loan terms up to 30 years
- Commercial Full or Mid Doc verification options
- Residential Full or Mid Doc verification options
- Up to 80% LVR

Included in Offer

- Residential establishment fee (typically \$650)
- Commercial establishment fee (typically 0.95% of the loan amount)
- All residential valuations
- Legal fees for all commercial & residential loans**
- Supplemental fees still payable include; legal disbursements, \$450 settlement fee, commercial title insurance, lease review fee, commercial valuation fee

Combo Loan Savings Example

Total Fee Savings: \$15,067.25

Our self-employed clients refinanced their home loan to unlock equity, giving them the boost they needed to secure a commercial property in Smithfield, NSW – the perfect base for their growing business.

Residential Mid Doc

- Loan Type: Refinance + equity release
- Loan Amount: \$670,000 + \$250,000 equity release
- Security Location: Smithfield, NSW
- LVR: 80%
- Loan Term: 30 years

Commercial Mid Doc

- Loan Type: Purchase
- Loan Amount: \$1,295,000
- Security Location: Smithfield, NSW
- LVR: 70%
- Loan Term: 30 years

* Only available for Commercial loans ≤ \$4M or Residential loans ≤ \$2.5M. Contact our team for Commercial Max (\$4M to \$8M) Combo Loan Offers. | ** If above standard legal fees are accrued, cost is to be met by applicant.

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