

NAVY Relax Resi SMSF Loan Full Doc



80% Max LVR (incl LMI) - Residential

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The Navy Relax Resi self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to purchase or refinance a residential investment property where there may be some credit impairment history.

Description:	Purchase an existing residential dwelling or Refinance an existing SMSF loan.[INV Only].	Application Fee:	\$550
Loan Amount: Residential:	Minimum: \$ 150,000 Maximum: \$1,500,000 (to 75%) Maximum: \$1,250,000 (to 80%) Cat 1 & 2	Valuation Fees:	At cost.
Loan to Value Ratio:	80% LVR (metro & non-metro) 60% LVR (regional) – 1.0% Risk Fee applies (max Loan \$1,250,000 for regional)	Solicitor Fees:	\$1,395 (Standard Inclusions: Documentation, Review CoS, Settlement, 2 x Guarantors, Review Bare Trust Deed).
Term:	Minimum Term 3 years - Up to 30 years max.	Guarantor Fee:	Quote required if >2 guarantors.
Repayment type:	Variable Rate P&I or Interest Only (max 5 yrs). Fixed rates available on request.	Title Insurance:	Not applicable.
Corporate Trustee:	Must have corporate trustees.	Settlement Fee:	\$295
Offset Account:	Optional – 0.10% rate loading applies (Variable Only). Can be added or closed at any time.	Risk Fee:	Nil Risk Fee applies to metro securities. 1.00% Risk Fee applies for loans >70% LVR and all regional securities.
Maximum Number of SMSF Members:	No limit. (Guarantee required from all SMSF members >18 yrs)	Annual Fee:	\$395 per annum (first payment at settlement)
Early Repayment Fee (ERF):	3 months interest (inclusive of any applicable loadings) within the first 3 years. Optional Early Repayment Waiver Fee of 1.50% is available to remove the ERF Exit Fee.	Discharge Fee:	\$895 + solicitors costs.
Credit Impairment:	1 default event allowed. Will disregard 2 x Telco/Utility defaults <\$1k each, or Paid defaults <\$2k Paid >1 year, Discharged Bankrupts > 2 years.		
Borrower:	S3MSF Trustee/s, which hold the beneficial interest in the security property, has the right to acquire the property from the Property Trustee, and is permitted to borrow in accordance with the relevant legislative requirements.		
Mortgagor:	Property Trustee/s, which meet the requirements of the relevant legislation (and any associated regulations). Holds the legal interest in the security property on trust for the SMSF.		
Guarantors:	Loans must be supported by personal guarantee/s for the full amount of the loan from all beneficiaries of the SMSF. Guarantees must be in accordance with the requirements of the relevant legislation and associated regulations. Non-resident guarantors are unacceptable.		
Guarantors Advice:	SMSF Trustee borrowers and guarantors must obtain independent legal and financial advice and proof of such advice must be retained on the loan file.		
Acceptable Securities:	In addition to the general requirements regarding the security property, loans made to SMSF Trustee/s must be secured by a number of "single asset" comprising a security property on a single title (not two or more separate titles) and the loan must not cover any additional assets purchased at the time of property purchase. This includes furnishings or other items which are not fixtures. House, unit, townhouse, rural residential, apartments (conditions apply). Max land size of 10ha (25 acres). Includes NDIS residential properties to maximum 2 apartments – max 80% LVR [not to exceed 100% of Alternate Use Value].		
Apartment LVR's:	Max LVR <45sqm = to 50% LVR (No LMI) Max LVR <50sqm = to 60% LVR (No LMI) Max LVR <50sqm = to 80% LVR (with LMI) Max LVR ≥50sqm = to 80% LVR (No LMI)		
Unacceptable Purposes or Securities:	Construction Loans or Bridging Finance Equity Release, Cash Out, Debt Consolidation or Home Improvements. Purchase/Refinance of properties occupied by SMSF beneficiaries or related parties Non-Arm's length transactions. Purchases from a related party of the SMSF Trustee/s Purchase or refinance of owner-occupied property. Vacant land, development sites, construction, subdivision, security substitutions, acquisition of property from members or related parties. Serviced apartments, apartments in a holiday let rental pool and/or fully furnished securities.		
Additional Requirements:	No Minimum SMSF net tangible assets required (prior to loan transaction). Minimum liquidity: Must have 3 months repayments for proposed SMSF repayments. Full Doc only – can be serviced either Inside or Outside the Fund. ABN: Min 24 mths GST: Min 12 mths Express REFI: 2 years repayment history, rates notice and 12 months rental statements (Refer Separate Fact Sheet).		
IMPORTANT:	Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice.		

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