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Mortgagee Property addresses the Australia property market crash with options to survive a real estate correction, recommending offshore mortgage lending.

THE AUSTRALIA PROPERTY MARKET CRASH, MORTGAGEE PROPERTY FINANCE OFFER 1.7%

Mortgagee Property Limited addresses the Australia Property Market downturn with options to survive a real estate crash, recommending offshore mortgage lending. The head lines in 2016 have been sending terrifying messages to every Australia real estate investor around the globe, from a sensational market crash to a serious market correction and a wide spread crack down on mortgage lending. Australian Government authorities, including the RBA (Reserve Bank of Australia and APRA (Australian Prudential Regulation Authority) are enforcing heavy measures to protect the Australian banking and financial sector from the unmistakable down turn. Re-financing can mean the difference between protecting a property portfolio or being forced into financial duress.



“With the highest apartment over supply levels in history within specific market segments, is placing property developers, real estate investors and Australian banks under duress”

With plummeting valuations and poor market demand, the opportunity to dispose of highly geared real estate investments is not an option for most investors. Compounding the distress for investors is the anticipated higher vacancy rates and lower rental yields predicted for segments of the market effected by record over supply levels. Australia property investors are encouraged to prepare now, to survive the real estate market downturn.

“There are difficult economic times ahead, and property investors should batten down the hatches for a major economic storm” Said Scott O Talbot

The opportunity to dispose of real estate assets has expired and, real estate investors can only ‘sit out the storm by re-financing their real estate investments with some clever loan products to mitigate financial losses. Mortgagee Property Limited’s private Australian bankers have given the group access to two unique finance options for overseas investors:

Multi Currency Loans from 1.7% p.a.

AUD Currency Loans from 3.95%

AUSTRALIAN REAL ESTATE INVESTMENT LOANS ABOVE AUD\$500,000

AUD Currency Loans – 3.95% p.a. ** (Max 5 years Interest Only - up to 25 Year Term)

Lower rates are available depending on the strength of the loan applicant.

Multi Currency Loans – 1.7% p.a. *** (Max 5 years Interest Only - up to 20 Year Term)

Lower rates are available depending on the strength of the loan applicant.

SPECIAL TERM DEPOSIT RATES

Interest on Deposits 2.55% up to 2.85% (12 months)*

AUD \$250,000 – \$499,999

Interest on Deposit 2.55% p.a.

AUD \$500,000 Above

Interest on Deposit 2.85% p.a.

*Other currency rates available **At the variable rate of the aggregate of a margin of 1.45% p.a. (the Margin) + AUD Cost of Funds from time to time (AUD COF 1 month indication at 2.5% p.a.) ***At the variable rate of the aggregate of a margin of 1.45% p.a. (the Margin) + HKD Cost of Funds from time to time (HKD COF 1 month indication at 0.25% p.a.) Waiver of Bank’s loan Establishment Fess of AUD750

All lending is restricted to the following eligible applicant(s):

- Australian / New Zealand Nationals or Permanent Residents or
- Residents and Citizens (simultaneously) of either Hong Kong or Singapore

Joint Applicants & Guarantors: Joint loans where one applicant is not eligible as outlined above (either ‘a’ or ‘b’) are no longer accepted. All applicants must be eligible as per policy requirements regardless of their contribution to the loan. Guarantees from individuals not eligible as outlined above (either ‘a’ or ‘b’) are not acceptable as either borrowers or owners. Where two or more applicants are involved, the most conservative policy must be applied regardless of their contribution to the loan. For instance an Australian citizen married to a Resident and Citizen of Hong Kong will be restricted to 60% LVR (AUD only). Maximum Lending Value Ratio’s (LVR’s) for eligible applicants wanting to acquire Australian residential real estate assets will also be updated as follows:

Applicant Type	Maximum LVR AUD lending	Maximum LVR – Multicurrency lending
Australian & PR	70%	60%
Residents and Citizens of HK or SG	60%	50%

All non-domestic income (i.e. earned outside of Hong Kong or Singapore) is not acceptable. All Self Employed foreign income is not acceptable. In the event income and other supporting documents are not in English, the applicant is to provide an English translation prepared by an accredited NAATI translator at their own cost. Applications are to contain both the appropriate certified copy of the original and translated documents.

Read the full article here: <http://mortgageeproperty.com/australia-property-market-crash-mortgagee-property.html>