



Merchant Mortgages

MERCHANT'S COMMERCIAL & RESIDENTIAL LOANS – ON A NEED TO KNOW BASIS

REALLY DIFFERENT

We make originating commercial mortgage loans by Intermediaries as easy as originating residential investment loans.

Merchant Mortgages really *does* streamline [Commercial & non Credit Code Investment Residential](#) mortgage loans for Intermediaries – with attractive terms & flexible remuneration.

Merchant Mortgages supplies wholesale-only first mortgage funds over completed properties -- a true mortgage manager (not broker) of mortgage loans.

- FREE from any specified initial application format – use ANY form or plain paper format to get things rolling! Some optional forms are on the website.
- FREE from Application Fees. **You decide the Acceptance Fee** (within reason) paid to Merchant & 100% comes back to you (or your Aggregator) following settlement. So, there are **NO SEPARATE FEES** paid by borrowers and retained by Merchant following settlement! You tell Merchant the fee, and when you want it, & to whom it is paid. (This could be part fee on acceptance and part on settlement if you wish.)
- FREE from lender establishment fees or review fees
- FREE from being locked into limited trailer margins -- **you decide fees/margin within reason**
- FREE from commission clawbacks & minimum volumes & personal accreditation
- FREE from the need to have a separate Deduction Authority for your fees
- FREE from Rollover risk – there are **NO ROLLOVERS!** (the loan term is typically long term – usually 25 years, with 25 years trail)
- FREE from company charges (& free of excessive guarantees).
- FREE from Merchant directly competing with you (unlike some retail lenders)
- FREE from delays in meaningful feedback.

MAKE IT HAPPEN !

Refer to our latest materials & please contact us for assistance.

Merchant Mortgages -- the merchants of streamlined mortgage loans.

For the information of mortgage loan Intermediaries. January 2014.

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Member of the Mortgage & Finance Association of Australia

Streamlining Commercial & Investment Residential Mortgage Loans for Intermediaries.