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New Solutions

Slashing Rates

(Industry Only)

Mortgage Ezy is setting the pace with its enhanced No Doc and Lo Doc Solutions up to 90%. Mortgage Ezy's new wholesale platform consists of No Doc with an increased LVR from 70% to 80%, with the interest rate slashed by 75 points to a new hot rate of 8.24%. Great news! This heavily reduced rate also applies to the revolutionary Lo Doc 90% Solution.

LO DOC 90% FEATURES

- **8.24%**
- Maximum loan amount \$1M
- Available to regulated and unregulated borrowers
- LMI can be capitalised inclusive in LVR
- Interest only to maximum of 10 years (normally other institutions will give you a 1-5 year Interest Only loan term reverting to Principle & Interest for the remaining loan term) Cash out limits apply
- Minimum 2 years ABN

NO DOC 80% FEATURES

- **8.24%**
- Maximum loan amount \$1M
- Allows all the benefits of no requirement to state an income or even complete an assets and liability statement
- Available to regulated and unregulated borrowers
- No cash out limits
- ABN required, minimum period 1 day
- No income declaration required
- Also available for vacant land

SLASHING FIXED RATES!

Adding to these innovative Solutions is the hottest 3 year fixed rate in the market at a staggering low rate of 7.19% wholesale. The average 3 year Fixed Rate of the major banks is 7.69%, putting Mortgage Ezy's Fixed Rate Solution a mile ahead. With mounting speculation that the Reserve Bank will increase interest rates by the end of the year, now is an opportune time for Australians to fix their loans with Mortgage Ezy.

The best thing for Mortgage Ezy Business Partners (others call them Brokers) is they still have the option to Turbo the rate which gives them a fantastic commission of 1.4% upfront or a Standard upfront with a .25% trail. Better still, Business Partners can Extreme Turbo and receive a phenomenal 2% upfront or a 1.4% upfront with a .25% trail. There is also the further option of a Standard upfront with a huge .50% trail and the BEST news is, Extreme and Turbo is now available across all of these enhanced Solutions even for the most popular Lo Doc 90% at our reduced rate.



Previously, Mortgage Ezy has been one the nation's best kept secrets as it has not promoted its rates and has allowed its Business Partners to act as resellers and determine the rate to the borrower depending on the services they individually offer.

Mortgage Ezy has continued to enhance its branding platform by opening up its flexible range of Solutions to organisations such as iLend, Cannex and Your Mortgage, most of which have requested the raw interest rate without an upfront commission included. Mortgage Ezy's unique Solutions have been listed as the top two loans in the Line of Credit and Standard Variable categories with these industry rating publications.

In response to these highly competitive Solutions we have just won Best Loan in Your Mortgage Magazine and are expecting huge national exposure in the coming months. This is especially with respect to the newly released Lo Doc 90% and No Doc 80% Solutions, which together with the 3 year fixed rate of 7.19% gives Mortgage Ezy the hottest rates and best featured loans in the country.

This achievement together with rating us as the leading lender in the country has been acknowledged in several media articles recently including Australian Property Investor, the Adelaide Advertiser, Australian Broker and most recently last week's Sunday Telegraph. Bearing in mind we only go to market with our Business Partners, it is envisioned that these accolades will serve to support your promotion of the Mortgage Ezy brand to your clients and to enhance their reputation as a provider of the best and greatest value loans in the Australian market.

These are some of the new initiatives that Mortgage Ezy has introduced at the cutting edge of the industry which has driven the company to a meteoric rise to national recognition and prominence, winning Australia's Service Excellence Awards last year and accomplishing back-to-back successes in the latest BRW Fast 100 Awards. To add to this proud list awards, Mortgage Ezy announced last week that it is again a finalist in the prestigious Telstra Business Awards 2007.



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