



MEDIWEALTH AUSTRALIA

Property Investment Forum

www.mediwealthaustralia.com

PROPERTY FORUM OFFERS DOCTORS HUGE BENEFITS

Lenders view doctors as desirable borrowers and provide them with rates lower than the norm. If one applies a group discount to the already lower rates the result produces the lowest interest rates ever offered to the medical profession.

In conjunction with our partner **Mortgage Choice**, Mediwealth Australia has negotiated what we consider the best lending terms and conditions ever offered to the medical profession. If you are a **Property Investment Forum** member you are entitled to these reduced rates and improved conditions not only for an investment property but for any property you own. You are also entitled to benefit from similar discounts and improved conditions with regard to your practice or business activities;

Specialist (including GP's) - Business lending:

- ✓ Fund up to 100% of purchase of a practice based on the contract of sale;
- ✓ Any repaid goodwill lending can be redrawn to reduce home loan debt;
- ✓ Fund up to 100% on practice premises on 15 year term with 5 year interest only available;
- ✓ Under \$500,000 debt requirement can be based on self declared income;
- ✓ Start up business assessed on cash flow forecast and business plan;

These offers are via a major bank where we have access to a team of specialist lenders that understand and can cater for the specialized nature of medical practitioners and provide you with professional and specific banking options.

Other key offerings that can be considered are as follows:

Residential lending:

- ✓ Up to 90% loan to valuation ratio with no lenders mortgage insurance;
- ✓ Possible to borrow the balance of 10% as an unsecured business loan (max 7 year term);
- ✓ indicative 1.45% discounted on variable rate;
- ✓ Term 30 years with 5 years interest only;

Applications are subject to normal lending criteria and will be assessed as per the medical policy applicable.

*As trusted advisors to medical professionals we consider it our responsibility to continuously seek benefits for our clients. To that end the **Forum** has been established as the vehicle for these benefits which include a host of others including a regular briefing on events and issues affecting or of interest to residential property investors. If you are not a **Forum member** join now – **it is free** – [click here](#) or go to www.mediwealthaustralia.com and join on the Resources page.*

