

## WHO IS MDN?

MDN Mortgages is a privately owned company that has established itself as one of Australia's leading nonconforming mortgage lenders.

The owners and operators of MDN Mortgages carry an extensive understanding of this nature of lending with many years of collective industry experience.

This knowledge has been combined to form a new nonconforming lending culture with efficiency and ease of use being the driving force of our business.

Due to our expertise and targeted product range many borrowers have secured funding through our company where otherwise it may not have been possible.

MDN is well aware of the requirements of its clients and believes our operation is geared to deliver the most effective products of their kind within the market place. This is something we believe we do better than anyone else.

There is a perception within the financial community that a nonconforming mortgage is something to use when all else fails. MDN is changing this by providing economic and viable nonconforming mortgage solutions to its customers.

If you have a client that needs a nonconforming mortgage option please call MDN and let us explain how our leading products can benefit your clients.



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YOUR NONCONFORMING LENDER



FAST FAIR EFFECTIVE

[WWW.MDNMORTGAGES.COM](http://WWW.MDNMORTGAGES.COM)



### **FAST**

At MDN we understand the importance of a quick turnaround.

- You will be dealing directly with the lender.
- Simple application process, a completed application form and 100 point ID, that's it.
- A Letter of Offer you and your client can rely on within four hours of application, guaranteed.
- Mortgage documents emailed directly to the applicants solicitor, generated by our in-house legal team.
- Most matters settled within 10 working days.

### **FAIR**

Our approach is to assist your client to get back on their feet in a way that meets their individual needs, the efficiency of a six or twelve month solution, or the comfort of a three year loan term.

- One or three year loan terms available.
- No exit penalties within the first six months or at the end of the loan term (12 months option only).
- Fair market valuations.
- What we quote is what we will do, you can count on it.
- No rate loading or equalization fees.
- Reasonable rates and legal expenses.

### **EFFECTIVE**

The truth is there is a general reluctance by most other lenders to do the tougher deal. The MDN product range is specifically designed to help with these harder to place matters and provide real solutions for you and your client.

- Our interest rates and loan costs are fixed and do not change from deal to deal.
- No more complex matrix systems.
- CRAA issues – **Acceptable** (with satisfactory explanation)
- Loan arrears - **Acceptable** (with satisfactory explanation)
- All loans offered on a low-doc basis.