

### Residential Lo Doc Vacant Land - Cash out, Owner Builder

Availability  NSW  VIC  QLD  SA  WA  NT  TAS

Who is it for? Owner Occupiers & Investors

Repayment Type Principal & Interest or Interest Only

Repayments Weekly, Fortnightly, Monthly

Loan Term 30 Years

Loan Size \$2 million

Details	LVR	Max Loan Amount	Rates	Special Notes
	Up to 75%	\$2M	From 8.79%	Will lend up to 75% of land value

Fees: All fees to establish loan and any ongoing fees	Application Fee	From 1% - 2%
	Commitment Fee	Quoted Upon Application
	ERF/Clawback	N/A
	Legal Fees *	Quoted Upon Application

Purpose	<input checked="" type="checkbox"/> Owner Occupied	<input checked="" type="checkbox"/> Vacant Land	<input checked="" type="checkbox"/> Rural Residential (conditions apply)
	<input checked="" type="checkbox"/> Residential Investment	<input checked="" type="checkbox"/> Construction	<input checked="" type="checkbox"/> Bridging
Special Features	<input checked="" type="checkbox"/> Construction	<input checked="" type="checkbox"/> Interest Only	<input checked="" type="checkbox"/> Owner Occupied
	<input checked="" type="checkbox"/> Fortnightly Repayments	<input checked="" type="checkbox"/> Investor	<input checked="" type="checkbox"/> Principal
	<input checked="" type="checkbox"/> Nil Mortgage Insurance	<input checked="" type="checkbox"/> Nil Early Discharge Fee	<input checked="" type="checkbox"/> Vacant Land

Titles Strata, Torrens Title & Community Title

Zoning  Residential

Documentation Required	1	Paramount Application	4	Current Valuation	7	PAYG: Payslips & 3 months personal bank statements
	2	Rates Notice or COS	5	6 months loan statements (Refi)	8	SE: Acc Letter & 6 months Business Bank Statements or Last 2 BAS
	3	100 Point ID	6	Explanation on equity release (cashout)		

Credit History Defaults Considered

Valuation Basis Market value or purchase price, whichever is lesser value

Commission (inc GST) Upfront from 0.5% No -Trail

I acknowledge that I have read the above product sheet:

Name:..... Sign:..... Date:.....

