

## Commercial Lo Doc 75%

Availability	<input checked="" type="checkbox"/> NSW	<input checked="" type="checkbox"/> VIC	<input checked="" type="checkbox"/> QLD	<input checked="" type="checkbox"/> SA	<input checked="" type="checkbox"/> WA	NT	<input checked="" type="checkbox"/> TAS
Who is it for?	(Non-Code) - Purchase, Refinance, Debt Consolidation for Commercial Property (PAYG & Self Employed)						
Repayment Type	Interest Only (max of up to 5 years) thereafter Principal & Interest						
Repayments	Weekly, Fortnightly & Monthly						
Loan Term	Maximum 25 years						
Loan Size	Min \$100,000 to \$3,000,000						
Details	<b>LVR</b>	<b>Max Loan Amount</b>	<b>Rates</b>	<b>Special Notes</b>			
	75%	Up to \$3Mil	From 8.00%	Acceptable security includes: Retail Shops; Offices; Light Industrial Warehouses. Short Term Loans require evidence of an exit strategy			
Exit Strategy	Require clear exit strategy & some or all off the forms of income detailed below to confirm serviceability, requirements will vary case by case dependent on the LVR & exit strategy						
Fees: All fees to establish loan and any ongoing fees	Establishment Fee		From 1.25% + GST				
	Commitment Fee		Quoted Individually				
	Legal Fees		Quoted Individually				
	Valuation		Quoted Individually				
Purpose	<input checked="" type="checkbox"/> Commercial						
Titles	Strata, Torrens Title & Community Title						
Zoning	<input checked="" type="checkbox"/> Commercial & Industrial						
Documentation Required	<b>1</b>	Paramount Application	<b>5</b>	6 month existing loan statements (Refinance)			
	<b>2</b>	Rates Notice or COS	<b>6</b>	Lease Agreement (If applicable)			
	<b>3</b>	100 Point ID	<b>7</b>	SE: Self - Declaration			
	<b>4</b>	Current Valuation	<b>8</b>	SE: Accountant's declaration			
Credit History	Defaults considered on case by case basis						
Valuation Basis	Market value or purchase price, whichever is lesser value						
Commission (inc GST)	Upfront from 0.5% - 1%			Trail from Nil to 0.1%			

I acknowledge that I have read the above product sheet:

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

