

Lo Doc - Rural & Income Producing Farms – Unlimited Acreage

Availability NSW VIC QLD SA WA NT TAS

Who is it for? Non-Code/Business Purpose | Farmers | Developers

Repayment Type IO

Repayments Monthly or Prepaid

Loan Term 12-24 months with option to rollover subject to good conduct

Loan Size \$300,000 - \$8,000,000

Details	LVR	Max Loan Amount	Rates	Special Notes
	60%	\$8mil	From 9.00%	*LVR based off freehold value only: Land & Buildings

Fees: All fees to establish loan and any ongoing fees		
Application Fee		From 1.50% plus GST
Commitment Fee		Quoted on application
ERF/Clawback		NIL
Legal Fees *		Quoted on application

Purpose Purchase Refinance Equity Release
 Unlimited Cash Out

Special Features Prepaid Interest Interest Only Unlimited Acreage
 Vacant Land Vineyards

Titles Strata, Torrens Title & Community Title

Zoning Environmental Rural

Documentation Required			
1	Paramount Application	4	Current Valuation
2	Rates Notice or COS	5	SE: Accountant's letter only
3	100 Point ID	6	12 months loan statements - if applicable
		7	PAYG: 2 x Payslips and 3 months personal bank statements or GC or NOA or Tax Returns
		8	Exit Strategy

Credit History Defaults and Arrears considered on a case by case basis

Valuation Basis Freehold: Land and Building only – NO goodwill/leasehold value

Commission (inc GST) From 0.50% - 1% Upfront

I acknowledge that I have read the above product sheet:

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

