

Lo Doc - Rural & Income Producing Farms – Unlimited Acreage

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	<input checked="" type="checkbox"/> NT	<input checked="" type="checkbox"/> 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 9.25%	*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	<input checked="" type="checkbox"/> Purchase	<input checked="" type="checkbox"/> Refinance	<input checked="" type="checkbox"/> Equity Release				
	<input checked="" type="checkbox"/> Unlimited Cash Out						
Special Features	<input checked="" type="checkbox"/> Prepaid Interest	<input checked="" type="checkbox"/> Interest Only	<input checked="" type="checkbox"/> Unlimited Acreage				
	<input checked="" type="checkbox"/> Vacant Land	<input checked="" type="checkbox"/> Vineyards					
Titles	Strata, Torrens Title & Community Title						
Zoning	<input checked="" type="checkbox"/> Environmental	<input checked="" type="checkbox"/> Rural					
Documentation Required	1 Paramount Application	4 Current Valuation	7 PAYG: 2 x Payslips and 3 months personal bank statements or GC or NOA or Tax Returns				
	2 Rates Notice or COS	5 SE: Accountant's letter only					
	3 100 Point ID	6 12 months loan statements - if applicable	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:**.....

