

## Lo Doc Gold – Unlimited Defaults listed > 24 months

Availability  NSW  VIC  QLD  SA  WA  NT  TAS

Who is it for? Self Employed

Repayment Type P&I or IO

Repayments Weekly, Fortnightly, Monthly  
Additional repayments allowed

Loan Term 30 years P&I, Up to 5 years IO

Loan Size Up to \$2,000,000

Details	LVR	Max Loan Amount	Rates	Special Notes
	<75%	\$2mil	From 6.05%	
	80%	\$1.5m	From 6.75%	

Fees: All fees to establish loan and any ongoing fees		
Application Fee		NIL
Risk Fee		0.15% ≤ 65% LVR 0.50% ≤ 80% LVR
ERF/Clawback		50% within the first 12 months, 25% 12-18 months
Legal Fees *		At Cost

Purpose  Purchase  Refinance  
 Unlimited Cash Out

Special Features  Redraw  Offset  Internet Banking  
 Direct Debt and Credit

Titles Strata, Torrens Title

Zoning  Residential

Documentation Required			
1	Paramount Application	4	Current Valuation
2	Declaration of Financial Position & 1 Supporting Documents*	5	*Accountant Letter OR 6 months business bank statements OR last 2 BAS
3	100 Points ID		

ABN & GST ABN > 12 months GST > 12 months

Credit History Unlimited defaults < \$1000  
Unlimited defaults > 24 months paid or unpaid  
Discharged from Bankruptcy > 1 day

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

Commission (inc GST) 0.65% upfront + 0.05% trail OR 0.70% upfront, No trail

I acknowledge that I have read the above product sheet and I acknowledge that I understand the clawback policy:

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

