

### Lo Doc 75% Silver/Bronze – Credit Impaired

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
	<b>SILVER</b>	<70%	\$2m
	<75%	\$1.5m	From 7.60%
<b>BRONZE</b>	<70%	\$1.5m	From 8.55%
	<75%	\$1.0m	From 8.75%

Fees: All fees to establish loan and any ongoing fees	Application Fee	NIL
	Risk Fee	0.75%
	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 Document*	5	*Accountant Letter OR 6 months business bank statements OR last 2 BAS
	3	100 Points ID		

ABN & GST ABN > 6 months GST > 6 months

Credit History Unlimited defaults < \$1000  
Credit impairments < 12 months from 1 credit event  
Unlimited arrears in the last 6 months  
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:.....