

## RESIDENTIAL

	Mid Doc: 3 Month ABN – 80%	Lo Doc: 24 Month ABN - 80%	Resi Vacant Land, – Lo Doc or Full Doc
<b>Security</b>	Residential	Residential	Residential
<b>Loan Purpose</b>	Code/Non-Code	Code/Non-Code	Code/Non-Code
<b>LVR</b>	Up to 80%	Up to 80%	Up to 75%
<b>Loan Amounts</b>	\$100,000 - \$3,000,0000	\$100,000 - \$2,000,000	\$100,000 - \$2,000,000
<b>Term/Interest Rate</b>	Up to 30 years / From 8.05%	Up to 30 years / From 7.54%	Up to 30 years / Rate From 8.79%
<b>Establishment Fee</b>	From \$999	From 1%	From 1% to 1.95%
<b>Legals</b>	From \$715	From \$330	From \$395 to \$1,430
<b>Other Fees</b>	Val Fee	Val Fee	Val from \$495
<b>Early Repayment Fee</b>	NIL	NIL	Nil – 3 months interest
<b>Repayment Type</b>	P&I or I/O	P&I or I/O	P&I or I/O for up to 5 years
<b>Upfront / Trail</b>	0.60% upfront + 0.10% trail	0.60% upfront + 0.10% trail	From 0.50%-0.60% Upfront / Nil Trail
<b>Clawbacks</b>	75% in first 12 months	NIL	NIL
<b>Documents Required</b>	Interim Profit & Loss/Management Accounts BAS and Business Bank Statements 3 months personal bank statements	Accountants Letter Self-Declaration	Self Employed Full Doc – Last two years tax returns and NOA Lo Doc – Accountant’s Declaration or 6 months business bank statements or BAS  PAYG Last two most recent payslips, 3 months personal bank statements & 3 months salary credits
<b>Comments</b>	<ul style="list-style-type: none"> <li>• 3 Month ABN</li> <li>• No Credit Scoring</li> <li>• Unlimited debt consolidation</li> <li>• Profit &amp; Loss annualised</li> </ul>	<ul style="list-style-type: none"> <li>• 24 Month ABN</li> <li>• Unlimited cash out (with purpose) – Can be uncontrolled</li> <li>• Acreage – Up to 10 acres</li> <li>• Highest and Best Use: Development Sites</li> </ul>	<ul style="list-style-type: none"> <li>• Defaults and arrears considered</li> <li>• No time restriction on construction commencement</li> </ul>



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	Coded Bridging Jumbo	Incomplete Construction	Jumbo Lo Doc – Up to \$5mil 75% LVR
<b>Security</b>	Residential	Residential	Residential
<b>Loan Purpose</b>	Code	Code/Non-Code	Code/Non-Code
<b>LVR</b>	Up to 80%	Up to 70% of End Value	Up to 75%
<b>Loan Amounts</b>	\$100,000 - \$8,000,000	From \$100,000	\$100,000 - \$5,000,000
<b>Term/Interest Rate</b>	Up to 12 months / From 8.99%	Up to 12 months / From 8% - 15%	Up to 30 years / Rate From 7.99%
<b>Establishment Fee</b>	From 1.50%	From 1%	From 1.85% - 2.35%
<b>Legals</b>	From \$715	From \$330	From \$395 to \$1,430
<b>Other Fees</b>	Val Fee	Val Fee	Val from \$495
<b>Early Repayment Fee</b>	NIL	NIL	Nil
<b>Repayment Type</b>	P&I or I/O	I/O	P&I or I/O for up to 5 years
<b>Upfront / Trail</b>	0.60% upfront + 0.10% trail	0.60% upfront	From 0.50% upfront + 0.05% trail
<b>Clawbacks</b>	NIL	NIL	NIL
<b>Documents Required</b>	Servicing to be evidenced if there is End Debt: Accountants Letter Self-Declaration  PAYG Last two most recent payslips, 3 months personal bank statements & 3 months salary credits	Self Employed Accountants Letter Self-Declaration  PAYG Last two most recent payslips, 3 months personal bank statements & 3 months salary credits	Self Employed Accountants Letter Self-Declaration  PAYG Last two most recent payslips, 3 months personal bank statements & 3 months salary credits
<b>Comments</b>	<ul style="list-style-type: none"> <li>• Interest Capitalised</li> <li>• Will consider any security type</li> <li>• Credit impairments accepted</li> <li>• Unconditional exit strategy required</li> </ul>	<ul style="list-style-type: none"> <li>• Interest Capitalised</li> <li>• Unconditional exit strategy required</li> <li>• Owner Builder OK</li> </ul>	<ul style="list-style-type: none"> <li>• Defaults and arrears considered up to \$3m</li> </ul>



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	Lo Doc Construction 80% LVR	Coded 2 <sup>nd</sup> Mortgages
<b>Security</b>	Residential	Residential
<b>Loan Purpose</b>	Code	Code/Non-Code
<b>LVR</b>	Up to 80%	Up to 70%
<b>Loan Amounts</b>	\$100,000 - \$2,000,000	From \$100,000
<b>Term/Interest Rate</b>	Up to 12 months / From 8.69%	Up to 12 months / From 13.95%
<b>Establishment Fee</b>	From \$500	From 1.50%
<b>Legals</b>	From \$300	From \$660
<b>Other Fees</b>	Val Fee	Val Fee, Line Fee
<b>Early Repayment Fee</b>	NIL	NIL
<b>Repayment Type</b>	P&I or I/O Max 2 years	I/O or Capitalised
<b>Upfront / Trail</b>	0.50% upfront + 0.05% trail	0.60% upfront
<b>Clawbacks</b>	100% in 12 months, 50% in 12-18 months	NIL
<b>Documents Required</b>	Self Employed Accountants Letter Self-Declaration  PAYG Last two most recent payslips, 3 months personal bank statements & 3 months salary credits	Self Employed Accountants Letter Self-Declaration  PAYG Last two most recent payslips, 3 months personal bank statements & 3 months salary credits
<b>Comments</b>	<ul style="list-style-type: none"> <li>• Single Dwelling or Duplex</li> <li>• Credit impairments accepted</li> <li>• Third Party Builder – Fixed Price Building Contract</li> </ul>	<ul style="list-style-type: none"> <li>• Interest Capitalised or IO Monthly</li> <li>• Unconditional exit strategy required</li> <li>• Unlimited debt consolidation</li> </ul>