

## Optimiser Lo Doc

Residential					
<b>Loan Purpose</b>	Purchase, Refinance & Equity Release, Owner Occupied & Investment				
<b>Loan Term</b>	<ul style="list-style-type: none"> <li>• 1-30 years</li> <li>• Up to 5 years Interest Only available</li> <li>• <b>Rates determined by the security category, not the loan's intended use.</b></li> </ul>				
<b>Loan Amount</b>	<b>LVR</b>	<b>Loan Amount</b>		<b>RTB</b>	<b>Dual Form Discount</b>
	<70%	Metro & Non Metro	\$2,000,000	7.29%	-0.10%
	<75%	Metro & Non Metro	\$2,000,000	7.44%	-0.05%
	<80%	Metro & Non Metro	\$1,750,000	7.44%	-0.05%
	Max 60%	Regional	\$750,000	7.44%	-0.05%
	Jumbo Loan Max 65%	Metro & Non Metro	\$2,500,000	POA	-0.10%
	<b>Possible Loading:</b>	<b>&gt;\$1.5m</b>	<b>Investor</b>	<b>Interest Only</b>	<b>Offset</b>
	0.50%	0.20%	0.30%	0.10%	
<b>Borrower Profile</b>	Self-Employed applicants: <ul style="list-style-type: none"> <li>• Individual, Company or Trust accepted</li> <li>• Up to 2 Telco/Utility defaults &lt;\$1,000 each</li> <li>• Negative reporting</li> <li>• ABN minimum 12 months</li> <li>• GST registration minimum 12 months</li> </ul>				
<b>Available Niches</b>	<ul style="list-style-type: none"> <li>• Common Debt reducer</li> <li>• Actual repayments on other debts</li> <li>• Unlimited debts can be consolidated</li> <li>• Continuous trading for sole trader to company accepted</li> <li>• 100% offset available</li> </ul>				
<b>Securities</b>	Residential securities (metro and major regional) with a maximum land size of 25 acres (10 hectares) <ul style="list-style-type: none"> <li>• Up to 2 dwellings on 1 title</li> <li>• Dual Key apartments accepted</li> <li>• No minimum security size (LVR restrictions apply)</li> <li>• NDIS accepted (up to 100% of alternate use value)</li> </ul>				
<b>Cash Out</b>	<ul style="list-style-type: none"> <li>• Unlimited up to 80%</li> <li>• Business purpose acceptable</li> <li>• No evidence required up to \$500,000</li> </ul>				
<b>Required Income Documents</b>	Signed Self-Declaration of income from Borrower/Guarantor  Plus ONE additional income document: <ul style="list-style-type: none"> <li>• Accountant's letter</li> <li>• 12 months BAS</li> <li>• 12 months BBS</li> </ul> Dual Form additional income document (Prime Residential Only): <ul style="list-style-type: none"> <li>• Accountant's letter</li> <li>• 6 months BAS</li> <li>• 6 months BBS</li> </ul> Rental income must be evidenced by current rental statements				
<b>Fees</b>	<ul style="list-style-type: none"> <li>• Total Settlement Fees: \$1,040 Ex Application fee</li> <li>• Annual Fee: \$395</li> <li>• Discharge Fee: \$895</li> <li>• Application fee \$299</li> </ul>				