



SPECIALIST PLUS

Residential				
Loan Purpose	Purchase, Refinance, Owner Occupied & Investment			
Loan Term	<ul style="list-style-type: none"> 1-30 years Up to 5 years Interest Only available 			
Loan Amount	LVR	Loan Amount	Owner Occupied RTB	Investment RTB
	<70%	Metro & Non-Metro \$1,000,000	9.90%	+0.30%
	<75%	Metro & Non-Metro \$750,000	10.20%	+0.30%
	<80%	Metro & Non-Metro \$750,000	10.60%	+0.30%
	Regional 60%	\$750,000	10.60%	+0.30%
	Possible Loading:	Alt Doc (up to 70% only)	>\$1m	Interest Only
	0.30%	0.30%	0.30%	0.10%
Borrower Profile	Individual, Company or Trust accepted: <ul style="list-style-type: none"> Multiple life event & Mortgage Arrears Unlimited defaults if >12 months or is less than \$2,000 OR unpaid and registered >2 years Bankruptcy payout or discharge (current or <1 year) Negative Reporting Self-Employed: <ul style="list-style-type: none"> ABN minimum 1 month GST registration minimum 1 month 			
Debt Consolidation	<ul style="list-style-type: none"> Unlimited debts can be refinanced ATO debt payout acceptable 			
Securities	Residential securities (metro and major regional) with a maximum land size of 25 acres (10 hectares)			
Maximum LVR	Up to 80%			
Cash Out	Restricted			
Required Income Documents (PAYG)	2 pay slips ONLY Policy requires the following: <ul style="list-style-type: none"> Credit score >600I, NSI >\$500, DTI<6 and a Comprehensive Credit Report Otherwise pay slips require the following supplementary documents with negative reporting: <ul style="list-style-type: none"> 3 months bank account statements showing regular salary credits OR Income statement from the ATO (via MyGov) confirming previous FY and Current YTD income. Screenshot acceptable 			
Required Income Documents (Self-Employed)	<ul style="list-style-type: none"> Latest 2 years financials (personal and company) Individual Tax returns and Notice of Assessments and if applicable; Company Tax Returns, Trust Tax and Accountant generated financials with full Profit and Balance sheet. Alternative: The most recent years tax assessment & financials can be accepted stand alone for servicing, if the ABN has been registered for 2 years or greater and the clients individual credit score is ≥700 			
Fees	<ul style="list-style-type: none"> Establishment Fee: \$595 Total Settlement Fees: \$1,390 Annual Fee: \$395 Discharge Fee: \$895 			

