

Optimiser Lo Doc

Residential					
Loan Purpose	Purchase, Refinance & Equity Release, Owner Occupied & Investment				
Loan Term	<ul style="list-style-type: none"> 1-40 years Up to 5 years Interest Only available Rates determined by the security category, not the loan's intended use. 				
Loan Amount	LVR	Loan Amount	RTB	Dual Form Discount	
	<70%	Metro & Non Metro	\$2,000,000	7.23%	-0.10%
	<75%	Metro & Non Metro	\$2,000,000	7.28%	-0.05%
	<80%	Metro & Non Metro	\$1,750,000	7.28%	-0.05%
	Max 60%	Regional	\$750,000	7.28%	-0.05%
	Jumbo Loan Max 65%	Metro & Non Metro	\$2,500,000	POA	-0.10%
	Possible Loading:	>\$1.5m	Investor	Interest Only	Offset
	0.50%	0.20%	0.30%	0.10%	
Borrower Profile	Self-Employed applicants: <ul style="list-style-type: none"> Individual, Company or Trust accepted Up to 2 Telco/Utility defaults <\$1,000 each Negative reporting ABN minimum 12 months GST registration minimum 12 months 				
Available Niches	<ul style="list-style-type: none"> Common Debt reducer Actual repayments on other debts Unlimited debts can be consolidated Continuous trading for sole trader to company accepted 100% offset available 				
Securities	Residential securities (metro and major regional) with a maximum land size of 25 acres (10 hectares) <ul style="list-style-type: none"> Up to 2 dwellings on 1 title Dual Key apartments accepted No minimum security size (LVR restrictions apply) NDIS accepted (up to 100% of alternate use value) 				
Cash Out	<ul style="list-style-type: none"> Unlimited up to 80% Business purpose acceptable No evidence required up to \$500,000 				
Required Income Documents	Signed Self-Declaration of income from Borrower/Guarantor Plus ONE additional income document: <ul style="list-style-type: none"> Accountant's letter 12 months BAS 12 months BBS Dual Form additional income document (Prime Residential Only): <ul style="list-style-type: none"> Accountant's letter 6 months BAS 6 months BBS Rental income must be evidenced by current rental statements				
Fees	<ul style="list-style-type: none"> Total Settlement Fees: \$1,085 Ex Application fee Annual Fee: \$395 Discharge Fee: \$895 Application fee \$299 Valuation Fee: from \$484 				