

NEAR PRIME

| Residential | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|----------------------|----------------|--------|-----|-------------|--------------------|----------------|------|-------------------|-------------|-------|--------|------|-------------------|-------------|-------|--------|------|-------------------|-------------|-------|--------|--------------|--|-----------|-------|--------|--------------------------|----------------|----------------------|---------------|--|--|-------|-------|-------|--|
| Loan Purpose | Purchase, Refinance & Equity Release, Owner Occupied & Investment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Term | <ul style="list-style-type: none"> 1-30 years Up to 5 years Interest Only available | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Amount | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0056b3; color: white;">LVR</th> <th style="background-color: #0056b3; color: white;">Loan Amount</th> <th style="background-color: #0056b3; color: white;">Owner Occupied RTB</th> <th style="background-color: #0056b3; color: white;">Investment RTB</th> </tr> </thead> <tbody> <tr> <td style="background-color: #d9e1f2;"><60%</td> <td>Metro & Non-Metro</td> <td style="text-align: right;">\$1,500,000</td> <td style="text-align: right;">7.49%</td> <td style="text-align: right;">+0.25%</td> </tr> <tr> <td style="background-color: #d9e1f2;"><70%</td> <td>Metro & Non-Metro</td> <td style="text-align: right;">\$1,250,000</td> <td style="text-align: right;">7.49%</td> <td style="text-align: right;">+0.25%</td> </tr> <tr> <td style="background-color: #d9e1f2;"><80%</td> <td>Metro & Non-Metro</td> <td style="text-align: right;">\$1,250,000</td> <td style="text-align: right;">7.69%</td> <td style="text-align: right;">+0.25%</td> </tr> <tr> <td style="background-color: #d9e1f2;">Regional 60%</td> <td></td> <td style="text-align: right;">\$750,000</td> <td style="text-align: right;">7.69%</td> <td style="text-align: right;">+0.25%</td> </tr> <tr> <td style="background-color: #0056b3; color: white;">Possible Loading:</td> <td style="background-color: #0056b3; color: white;">Alt Doc</td> <td style="background-color: #0056b3; color: white;">Interest Only</td> <td colspan="2" style="background-color: #0056b3; color: white;">Offset</td> </tr> <tr> <td></td> <td style="text-align: center;">0.25%</td> <td style="text-align: center;">0.30%</td> <td colspan="2" style="text-align: center;">0.10%</td> </tr> </tbody> </table> | | | | LVR | Loan Amount | Owner Occupied RTB | Investment RTB | <60% | Metro & Non-Metro | \$1,500,000 | 7.49% | +0.25% | <70% | Metro & Non-Metro | \$1,250,000 | 7.49% | +0.25% | <80% | Metro & Non-Metro | \$1,250,000 | 7.69% | +0.25% | Regional 60% | | \$750,000 | 7.69% | +0.25% | Possible Loading: | Alt Doc | Interest Only | Offset | | | 0.25% | 0.30% | 0.10% | |
| LVR | Loan Amount | Owner Occupied RTB | Investment RTB | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <60% | Metro & Non-Metro | \$1,500,000 | 7.49% | +0.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <80% | Metro & Non-Metro | \$1,250,000 | 7.69% | +0.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regional 60% | | \$750,000 | 7.69% | +0.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Possible Loading: | Alt Doc | Interest Only | Offset | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 0.25% | 0.30% | 0.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Borrower Profile | <p>Individual, Company or Trust accepted:</p> <ul style="list-style-type: none"> 1 life event with no mortgage arrears Unlimited defaults if >12 months or is less than \$2,000 Discharged bankrupt >2 years Negative reporting <p>Self-Employed:</p> <ul style="list-style-type: none"> ABN minimum 12 months GST registration minimum 6 months | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | <ul style="list-style-type: none"> Unlimited up to 80% ATO debt acceptable Business purpose acceptable No evidence required up to \$500,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Required Income Documents (PAYG) | <p>2 pay slips ONLY Policy requires the following:</p> <ul style="list-style-type: none"> Credit score >600, NSI >\$500, DTI <6 and a Comprehensive Credit Report <p>Otherwise pay slips require the following supplementary documents with negative reporting:</p> <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 4 years or greater and the clients individual credit score is ≥ 700 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Mortgage Mart Product Guide

Fees

- Establishment Fee: \$595
- Total Settlement Fees: \$1,290
- Annual Fee: \$395
- Discharge Fee: \$895