

Full Doc - Specialist



Loan Description	A variable rate home loan where either the borrower or the security property do not meet standard Bank Policy. Paid & unpaid defaults permitted.		
Loan Purpose	Any worthwhile Personal, Business or Investment Purpose considered. No construction.		
Borrowing Entity	PAYG & Self Employed Applicants. Adverse credit considered. Company and Trust Borrowers acceptable.		
Security Type	Established residential dwellings. No construction. Min living area is 40sqm.		
Maximum Land Size	25 Acres		
Minimum Loan Size	\$50,000		
LVR and Maximum Loan	LVR	Category A	Category B
	60%	\$1,500,000	\$1,250,000
	65%	\$1,500,000	\$1,250,000
	70%	\$1,500,000	\$1,250,000
	75%	\$1,500,000	\$1,250,000
	80%	\$1,250,000	\$1,000,000
	85%	\$1,000,000	\$750,000
	90%	\$750,000	N/A
Loan Term	15 years to 30 years		
Repayment Features	<ul style="list-style-type: none">• Principal & Interest• Interest Only (Investment Security only)		
Repayment Frequency	Weekly, Fortnightly, Monthly		
Redraw	Yes. Free redraw via Internet & Phone. Min \$250. Daily Max \$20K.		
100% Offset Available	YES		
Account Access	Internet, phone, ATM, EFTPOS, BPay, Debit Card, Deposit Book		
Income Verification	<ul style="list-style-type: none">• PAYG – Either most recent 2 payslips showing year to date earnings (computer generated) or Letter from Employer. This must also be supported by the latest available Group Certificate (computer generated) or Tax Assessment Notice.• Self Employed – Last 2 years full Business/Company & Personal Taxation Returns. This must also be supported by the latest available Tax Assessment Notice.• 1 month bank statements – For LVR > 80% Personal (salary recipient) & Business (main transactional account, if applicable) issued within the last 90 days.		
Credit Impairment	Allowable. Use Quick Quote Form for rates & LVR applicable.		
Construction	Not available		
Special Features	Refinance of Private Funder / Solicitors Loans available. Rate Drop feature on 1st & 2nd Anniversary. Land size up to 25 Acres (rural residential). No LMI; Loan is portable; No Monthly Fees. Up to 6 free splits available.		

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Cash Out	Unlimited cash out available to 80% for Credit Impairment levels 1 and 2.
Application Fee	\$695 (incl GST)
Annual Fee	NIL
Settlement Fee	\$949
Audit Valuations	Audit valuation required if security value is > \$750K and LVR is > 80% or if no arms length comparable sales in new development. Also required if security value is greater than twice the median for its Suburb.
Interest Rate	See On-line Rate Sheet
Title Insurance Fee	Nil
LMI Policy	No LMI
Lenders Risk Fee	To 65% LVR 0.60% To 70% LVR 0.85% To 75% LVR 1.10% To 80% LVR 1.35% To 85% LVR 1.60% To 90% LVR 1.85%
Capitalisation of Fees	Lenders Risk Fee, and Lenders Settlement Fee can be capitalised to the loan at settlement up to but not exceeding maximum LVR.

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