



## Specialist Lending Suite

Last Update:  
06-March-2012

**CLICK ON PRODUCT NAMES TO ACCESS FACT SHEETS FOR MORE DETAIL**

For Credit Impairment Levels and Scenario Confirmation [CLICK HERE TO COMPLETE A QUICK QUOTE](#)

### FULL DOC Borrower Rates

| Credit Impairment level | 65%   | 70%    | 75%    | 80%    | 85%    | 90%    |
|-------------------------|-------|--------|--------|--------|--------|--------|
| 1                       | 8.95% | 9.00%  | 9.25%  | 9.45%  | 9.80%  | 10.40% |
| 2                       | 9.40% | 9.60%  | 9.85%  | 10.10% | 10.55% | N/A    |
| 3                       | 9.95% | 10.20% | 10.55% | 10.90% | 11.45% | N/A    |

### ALT DOC 90 Borrower Rates

| Credit Impairment level | 65%    | 70%    | 75%    | 80%    | 85%    | 90%    |
|-------------------------|--------|--------|--------|--------|--------|--------|
| 1                       | 9.45%  | 9.55%  | 9.80%  | 10.05% | 10.60% | 11.40% |
| 2                       | 9.85%  | 10.20% | 10.65% | 11.10% | 11.45% | N/A    |
| 3                       | 10.50% | 10.65% | 11.15% | 11.70% | 12.35% | N/A    |

### ALT DOC CLEAR Borrower Rates

| Clear Credit Only | 65%   | 70%   | 75%   | 80%   | 85%    |
|-------------------|-------|-------|-------|-------|--------|
|                   | 9.03% | 9.08% | 9.33% | 9.53% | 10.40% |

### Brokerage Rates

| Upfront      | Trail        |
|--------------|--------------|
| <b>0.80%</b> | <b>0.25%</b> |

| Upfront      | Trail        |
|--------------|--------------|
| <b>0.80%</b> | <b>0.25%</b> |

| Upfront      | Trail        |
|--------------|--------------|
| <b>0.80%</b> | <b>0.25%</b> |

**PLEASE NOTE:**

**ALL Loans: \$695 Up-front Application Fee. Free standard valuation to \$1M.**