

Easy Alt					
Product Parameters					
	Prime	Near Prime	Near Prime+	Specialist	Specialist+
Loan Amount	\$100K-\$2M			\$100K-\$1.5M	\$100K-\$1.25M
Maximum LVR	<75%LVR, up to \$2M <80% LVR, up to \$1.5M			<75%LVR, up to \$1.5M	<75%LVR, up to \$1.25M
				<80% LVR, up to \$1.25M	<80% LVR, up to \$1M
	No Lender mortgage insurance				
Loan Term	Up to 30 years				
Borrower Type	Individual, Company or Trust				
Income Document (PAYG)	Last two pay slips + Employment letter Full Time/Part Time: 6 months current or 12 months Industry Casual: 12 months same employer				
Income Document (Self Employed)	Declaration of Financial position plus two of:	Declaration of Financial position plus one of:			
	LoanOne Accountants Letter 6 months BAS 6months bank statements				
	ABN Registered 24 months GST registered 12 months	ABN Registered 12 months GST registered 6 months			
Acceptable Securities	Residential & Rural residential securities in categories 1-3				
Vacant Land	75% Maximum LVR on loans up to \$1,000,000			Not Acceptable	
Credit History	Paid defaults (only) up to \$500 may be considered	Defaults under \$1,000 accepted (paid or unpaid)	Defaults over \$1,000 paid over 12 month ago;	Defaults over \$1,000 paid over 6 months ago	Any paid default
		Up to 2 defaults over \$1,000 paid over 12 months ago	Defaults unpaid over \$1,000 due to 1 credit event older	Defaults unpaid over \$1,000 due to 1 credit event older	Defaults unpaid due to 1 credit event

			than 12 months	than 6 months	
Mortgage Arrears	No Arrears		< 1 month (Paid)	1 month	3 month
Other Arrears	No Arrears	< 1 month (Paid)	1 month	2 month	3 month
Discharged Bankruptcy	No		From 1 year Discharge	From 1 day Discharge	
Cash Out	Unlimited for acceptable stated purpose				
	Personal use only	No requirement			
Loan Purpose	New Purchase, Refinance, Equity release				
Interest Rate	Owners-occupied & Investment (No investment loading)				
LVR<=65%	3.95% P.A.	3.95% P.A.	4.95% P.A.	6.25% P.A.	6.95% P.A.
LVR<=75%	4.25% P.A.	4.25% P.A.	5.39% P.A.	6.89% P.A.	7.64% P.A.
LVR<=80%	4.50% P.A.	4.50% P.A.	5.79% P.A.	7.39% P.A.	7.89% P.A.
Application Fees					
LVR <=70%	\$990	0.50%	1.00%	1.25%	1.50%
LVR <=80%	\$990	0.75%	1.25%	1.50%	1.75%
Application Loadings					
	Interest Rate	Application Fee		Interest Rate	Application Fee
Loan size \$850K-\$1.5M	N/A	0.85%	Loan size \$1.5M-\$2M	1.25%	1.20%
Interest Only	0.30%	N/A	Vacant Land	2.00%	1.20%
Other Fee and Charges					
Annual Fee	N/A	Solicitors Fee	From \$330 ex GST at cost	Discharge Fee	\$450 ex GST + Solicitors Fee
Valuation Fee	From \$330 ex GST at cost *Payable before valuation is ordered				