

Loanone Residential Standard Doc			
Product Parameters			
	Supreme	Secondary	Specialist
Loan Amount	\$2,500,000 Up to 70% LVR \$2,000,000 Up to 80% LVR \$1,500,000 Up to 90% LVR	\$5,000,000 Up to 60% LVR \$3,500,000 Up to 70% LVR \$2,000,000 Up to 80% LVR	
Maximum LVR	Up to 90%	Up to 80%	
	LMI will be payable by the borrower if LVR is greater than 80%		
Loan Term	15 to 30 years		
Borrower Type	Individual, Company or Trust	Individual, Company or Trust, 6 months SE professional	Individual, Company or Trust
Income Document (PAYG)	Latest 2 pay slips + 1 month salary credit		
Income Document (Self Employed)	Last 2 years company tax returns and financial statements Last 2 years individual tax return and tax assessment notices		Last 2 years company tax returns and financial statements Last 2 years individual tax return and tax assessment notices One year ABN with one year tax returns maybe considered
Acceptable Securities	1. Maximum loan amount is less for Category 2&3 2. Residential & rural residential securities in categories 1 - 3. 3. Land size to 5 Hectares 4. Construction up to 3 per title 5. Multiple security please	1. Maximum loan amount is less for Category 2&3 2. Residential & rural residential securities in categories 1 - 3. 3. High density apartments accepted 4. Residential & Commercial Combo 5. Construction up to 3 per title 6. Serviced apartments to 70% LVR	"1. Maximum load amt is less for Cat 2&3 2. Residential & rural residential securities in categories 1 - 3. 3. High density apartments accepted 4. Retirement village accepted 5. Construction up to 3 per title 6. Close to power lines (away from edge at least 50m)

	enquire with your BDM	7. Cat 1 Vacant Residential Land to 80% LVR (capped to \$500,000 & 5.0 Hectares)	7. Cat 1 Vacant Residential Land to 80% LVR (capped to \$500,000 & 10 Hectares)"
Lender Mortgage Insurance	LMI will be payable by the borrower if LVR is greater than 80%		
Cash Out	Up to \$200,000 cash out		
Loan Purpose	1. Purchase of an existing residential dwelling 2. Home Improvement 3. Refinance existing mortgage 4. Equity Release/Cash Out.		
	5. Debt consolidations (Up to 4 excluding ATO)	N/A	
Credit History	Up to 70% LVR - 2 paid defaults up to \$1,000 repaid at least 6 months ago. Discharged Bankrupts, 2 years from application, Explanation required.		Single life event landing the borrower to not being able to meet obligations. Council rates arrears can be paid out at settlement
	N/A	Up to 1 month in arrears, maintaining good conduct for at least 3 months Up to 2 months in arrears, maintain good conduct for at least 6 months	N/A
Mortgage Arrears	N/A		
Other Arrears	N/A		
Discharged Bankruptcy	N/A		
Interest only	Interest Only, Maximum for 5 years		
Repayment Frequency	Weekly, Fortnightly or Monthly (Interest only is only monthly)		
Repayment Method	Direct Debit from nominated bank account		
Additional Repayments	Unlimited for Variable rate Loans, capped to \$20,000 P.A. for fixed rates		

Offset Sub-Account	Full functionality available per split (frozen during construction)				
Redraw	Unlimited & no minimum online access				
Transaction Facilities	Online, EFTPOS, ATM, BPAY, Redraw Facility, Direct Debit				
Interest Rate					
Types	LVR	Owner Occupied Variable Rate	Owner Occupied Fixed Rate (1-3 Year)	Investment Variable Rate	Investment Fixed Rate (1-3 Years)
Special	<=80%	2.79% P.A.	N/A	N/A	N/A
	<=70%	2.69% P.A.	N/A	N/A	N/A
Supreme	<=90%	3.19% P.A.	3.03% P.A.	4.49% P.A.	3.33% P.A.
	<=80%	3.19% P.A.	3.03% P.A.	3.49% P.A.	N/A
Secondary	<=80%	3.99% P.A.	4.03% P.A.	4.79% P.A.	4.33% P.A.
Specialist	<=80%	4.19% P.A.	4.03% P.A.	4.99% P.A.	4.33% P.A.
Special for 60% LVR to \$750K or 80% LVR \$500K (P&I Only)					
Product Fee					
Application Fee	\$950 ex GST				
Application Loadings					
	Variable		Fixed		
Interest Only	Refer to credit				
Other Fees & Charges					
Offset Account	\$395 P.A.	Solicitors Fee	\$395 ex GST	Settlement Fee	\$500 + Solicitors Fee
Valuation Fee	From \$300 ex GST at cost (Metro Sydney, Newcastle, Melbourne & Brisbane \$0 - \$1M)	From \$495 ex GST at cost (Metro Sydney, Newcastle, Melbourne & Brisbane over \$1M)		TBA (others)	
Valuation Fee: Payable before valuation is ordered, will covered by MH up to \$300/ security					
Discharge Fee	\$445 ex GST	Construction Admin Fee	\$750 ex GST		