

<b>Maximum LVR</b>	Commercial 65%   Industrial 55%  Specialised Assets 50%  Residential 65% (See page 2)
<b>Interest Rates (as at January 2017)</b>	<b>Standard Variable</b> 6.95% <b>Fixed Rates</b> 1 Year 6.50%   2 Years 6.60%   3 Years 6.70%   4 Years 6.85%   5 Years 7.00%
<b>Minimum Loan Amount</b>	\$150,000.00
<b>Maximum Loan Amount</b>	\$2,000,000.00
<b>Loan Term</b>	Interest Only period plus 20 years P & I (IO can be for up to 7 years). Max. term 25 yrs.
<b>Credit History</b>	<b>No defaults, mortgage arrears or bankruptcies</b>
<b>Fast Doc Criteria</b>	Borrower must have a minimum \$300,000.00 nett asset position
<b>Serviceability Ratio</b>	Minimum \$300,000.00 asset position and / or minimum of 1.5x loan amount
<b>Acceptable Securities</b>	NCCP loans are not acceptable.
<b>Security Locations</b>	Australia wide but a lower LVR may be deemed appropriate. Min. population 20,000.
<b>Loan Fees</b>	
<b>Processing Fee</b>	\$400.00 (plus GST) per Borrower / Guarantor. Payable upon application.
<b>Establishment Fee / Security Fee</b>	Est. Fee 1.10% of loan amount + <b>Security Fee 1% of Loan amount (Refunded on discharge)</b>
<b>Legal Fees</b>	At borrowers cost (NO Title Insurance required)
<b>Valuation</b>	At borrowers cost
<b>Early Termination Fee</b>	Within 1 year—4 months interest 2 years—3 months interest 3 years—2 months interest and 4 years—1 months interest

**Documents required:**

- 100 Points ID
- Last 12 months loan statements if refinance
- Last month's statement for all other facilities (credit cards etc)
- Completed, signed application form
- Certified Trust Deeds where a Trust is involved
- Copies of Rates Notice for all properties

**Acceptable Security**

Serviced industrial, commercial, retail and residential property (maximum 2 hectares).

Certain specialised uses may be permitted where the freehold land and buildings are valued on the basis of an in demand and economic residential, industrial, commercial or retail alternate use. [For Investor clearance on a case by case basis]

**Unacceptable****Securities**

This includes properties other than as above. Properties not substantially completed or involving progressive draw-downs (construction loans)

Properties zoned heavy industrial

Company title or time share properties

Rural properties, englobo land

Properties adversely affected by contamination, subsidence or land slip.

For complexes of greater than four properties, where greater than 20% total exposure (by number)

Properties where their size is less than 50 square metres (excluding balcony & car space/garage and external storage area)

**Specialised properties such as:**

Hotels, motels, caravan parks

Boarding houses

Serviced apartments

Brothels

Service/petrol stations

Licensed clubs, reception centres

Amusement/fun parks

Nursing homes, hospitals, retirement villages

Child minding centres (purpose built)

Churches (purpose built)

**Acceptable****Locations**

Australian State capital cities, Canberra, regional centres with a population of not less than 20,000.

**The original signed Letter of Offer and Application Form need to be sent to us prior to loan approval issuing;**

**P.O. Box 161**

**PORTLAND NSW 2847**