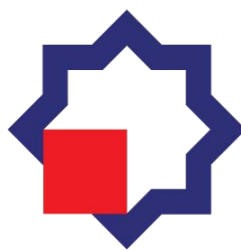


Residential Full Doc Fact Sheet



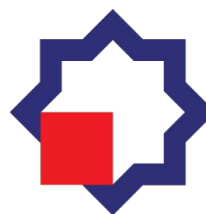
**DIRECT
CREDIT**
HOMELOANS AUSTRALIA

Our Full Doc Home Loan helps people to achieve their dream of home ownership. Suitable for a wide range of borrowers and for multiple purposes, our Full Doc Home Loan is perfect for those able to meet our requisite income documentation requirements.

Credit Parameters

Minimum Loan amount	\$100,000
Maximum Loan amount	\$2,000,000
Maximum LVR	<ul style="list-style-type: none">• 80.01% to 85% for loans up to \$1,000,000 Owner Occupied Only• 70.01% to 80% for loans up to \$1,500,000• Up to 70% for loans up to \$2,000,000
Borrower Type	Individuals, Company or Trust
Loan Purpose	For owner-occupied and investment purposes: <ul style="list-style-type: none">• Purchase of an existing residential dwelling• Home Improvement• Refinance existing mortgage• Equity Release/Cash Out.
Loan Term	Up to 30-year term
Lenders Mortgage Insurance	Payable by the borrower if LVR is greater than 80% and can be capitalised to loan amount
Income Documentation (PAYG)	Last 2 pay slips or last one payslip plus one of the following: <ul style="list-style-type: none">• Letter of employment• Latest group certificate / PAYG Summary• Tax assessment notice
Income Documentation (Self-Employed) Max LVR 80%	<ul style="list-style-type: none">• Last 2 years tax returns and financial statements &• Last 2 years tax assessment notices OR <ul style="list-style-type: none">• 3 Months Salary Credits in to savings account &• Letter from accountant confirming business is trading profitably OR <ul style="list-style-type: none">• Last 2 Payslips, MyGov Portal showing YTD income &• Letter from accountant confirming business is trading profitably
Deposit /Equity	<ul style="list-style-type: none">• Purchase of Owner-Occupied property - 15% Deposit Required• Investment Loan Requires 20% Deposit as a minimum
Acceptable Security	<ul style="list-style-type: none">• 1st registered mortgage over residentially zoned properties in Australian cities and major regional centers with a minimum living area of 50 square meters and up to a maximum land size of 5 acres (2.2 hectares).• No vacant land or properties under construction will be acceptable. <p><i>Please refer to our Security Location Guide or more information.</i></p>

Residential Full Doc Fact Sheet



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Product Features

Interest Only Options	Interest Only, 5 years for loans up to and including 85% LVR (with an additional 5 years IO with Sintex Approval), auto converting to P&I for remaining years.
Fixed Rate Options	1, 2, 3, 4 and 5 years fixed rate options available
Interest Calculation	Daily on outstanding balance, charged monthly
Repayment Frequency	Weekly, Fortnightly or Monthly (IO is only monthly)
Repayment Method	Direct Debit from nominated bank account
Additional Repayments	Unlimited for Variable rate Loans only via Direct Salary Credit and BPay credit.
Loan Splits	Up to 4 splits allowed
Credit Increases	Must be within maximum LVR and loan amount criteria
Product Switching	Yes - Fees and charges may apply
Loan Portability	Yes - Fees and charges may apply
Redraw	Variable Rate Loans Only. Fee free for Internet transaction. Transaction fees apply for requests that are manually processed
Standard transactions	Repayments from nominated account, Additional repayments from nominated account, Internet access, Direct salary credits, BPay credits and Direct debits. No Phone Access.

Product Fees

Fees	Description	Amount
Valuation Fee	Metro \$0 - \$750K	\$385
	Metro \$750k - \$1.5M	\$770
	Non Metro or properties over \$1.5M	Quote
Solicitor Documentation Fee	Preparation and execution of 1 consumer loan contract, 1 security, 2 borrowers (natural persons)	\$385
Lenders Mortgage Insurance (LMI)	Payable by the borrower when the LVR > 80%	Refer to LMI Guide
Annual Fee	Annual Fee – payable at settlement then annually.	\$120
Application Fee	Application Fee - payable at Settlement	\$880
Settlement fee	Payable at settlement for processing and settling a new loan facility.	\$275
Lenders Risk Fee	Risk Fee may apply to S/E Applicants verifying income	\$275
Discharge Fee	Payable for a release of the security once the loan is paid in full.	\$375