

Low Doc Product 2 ORM

Features

- Accountant Letter
- No Risk Fee
- Up to 80% LVR
- Max loan amt \$2.0mil if ≥2 securities, \$1.5mil otherwise

Documents Required for Application

- Application Form
- Loan Addendum Form
- Self-Certification Form
- Accountant Declaration Form
- Equifax form
- Servicing Calculator (Thinktank Calculator)

Supporting Documents Required with the Application

- Latest 1-month statement for all existing liabilities including credit cards, car /personal loans, other existing mortgages etc (dated from within the last 30 days)
- 100 points of broker certified ID
- Rental statement for any existing rental properties or Private lease + Rental credit

Interest Rates

LVR	O/O(P&I)	Investment (P&I)	Investment (IO)
50%	3.79%	4.34%	4.54%
65%	3.99%	4.54%	4.74%
70%	4.19%	4.74%	4.94%
75%	4.44%	4.99%	5.19%
80%	4.49%	5.04%	5.24%

Fees

Application Fee	\$1980+GST
Establishment Fee	\$995 + GST. (Includes: Valuation Fee \$300, Legal Fees* \$550, Title Insurance Premium \$145)
Settlement Fee	\$350 (GST Free) - Separate to Establishment Fee
Annual Fee	\$395 pa
Discharge Fee	\$350