

# Full Doc Loan product information

## SPECIALIST LENDING | FULL DOC LOAN

<b>Description</b>	» A full documentation loan with all the features, catering for borrowers with clear and adverse credit history
<b>Eligibility</b>	» PAYG and Self Employed (clear and adverse credit considered)
<b>Loan Purpose</b>	» Any worthwhile Personal, Business or Investment purpose considered (Construction excluded)
<b>Loan Amount</b>	» From \$50,000 to \$1,500,000
<b>Loan Term</b>	» From 15 - 30 years
<b>Loan to Property Valuation Ratio (LVR)</b>	» Maximum LVR 90%
<b>Interest Only Option</b>	» 1 - 5 years (Investment Security only)
<b>Fixed Interest Option</b>	» Not Available
<b>Repayments</b>	» Principal and Interest, Interest Only » Frequency: Weekly, Fortnightly, Monthly
<b>Property Requirements</b>	» Registered First Mortgage over Torrens, Strata or Old System title.
<b>Income Verification Requirments</b>	» PAYG - Either most recent 2 payslips showing year to date earnings (computer generated) or Letter from Employer. This must also be supported by the latest available Group Certificate (computer generated ) or Tax Assessment Notice » Self Employed - Last 2 years full Business/Company and Personal Taxation Returns. This must also be supported by the latest available Tax Assessment Notice » 1 month bank statement - for LVR >80% Personal (salary recipient) and Business (main transaction account, if applicable) issued within the last 90 days
<b>Specific Fees</b>	» \$699 application fee » \$250 valuation fee » Legal Fees from \$275 » Risk Fee payable » Title Insurance Fees from \$132 (for loans under \$600,000); higher for larger amounts

## Available Loan Features

- » Redraw
- » Offset
- » Split Loan Facility
- » Inward Direct Debits / Credits
- » Internal Portion Transfer (if a split loan)
- » Inward Deposit Book Payments
- » BPAY®
- » Outward Third Party Direct Debit

### Effective 20 February 2012

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