



- **Max LVR 90%**
- **Individuals accepted.**
- **Owner Occupied or Investment.**
- **Max Single Borrower Exposure \$ 2.5M**
- **Fast Approval**
- **Client Online Portal & Offset Account**
- **NDIS Properties acceptable**



DOCUMENTS CHECKLIST

- Lifestyle Group Application Form
- Lifestyle Group Calculator Note no debt multiplier
- 100 Points ID
- Equifax Credit Report
- Water Rates, Council rates and Strata Levies as applicable
- Contract Of Sale for a purchase
- Fixed Price Contract
- Council Approved Plans
- PAYG full time Income: latest 3 payslips
- 3 months Banks statements showing salary deposits.
- Self-employed income: last 2 individuals tax returns, last two notice of assessment, last two company financials and last 2 company tax returns
(Please note that if the ABN has been registered over 2 years, individual credit score over 699 points, the most recent years tax assessment & financials could be accepted)

INTEREST RATES

FULL Doc	LVR & Rates*				
	60%	70%	80%	90%	-
\$100K ≤ 1 000 000++	6.30%	6.40%	6.50%	7.30%	-
\$1.0M ≤ \$1 500 000++	6.60%	6.70%	6.80%	7.55%	-

*** Please note Construction Fee Below

FEES

Application Fee	\$ 660.00
VALUATION FEE	From \$330
Payable when ordering valuation (Please note this is an estimate only and may vary with each property)	
Construction admin Fee	\$ 750.00
Progress Inspection Fee	\$ 660.00
Legal FEE	From \$395
Plus government fees and charges	

ANNUAL FEE	\$395
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++ Investor Loading add .40% to the rates above.
Construction Risk Fee
 Owner Occupied < 80% is .50%, < 85% is 1.25%, < 90% is 2.25%
 Investment < 70% is .50%, < 80% is 1.00%, < 85% is 1.75%, < 90% is 2.75%

All fees are payable at settlement. (Except valuation fee)