

Classic Full Doc Construction Home Loans



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



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)

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Construction admin Fee \$ 750.00 Progress Inspection Fee \$ 660.00

Legal FEE From \$395

Plus government fees and charges

ANNUAL FEE \$395

++ 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)

V: 19062023

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