



- **Max LVR 90%**
- **Must be in a Company & Trust application.**
- **Max Borrower Exposure \$ 3M**
- **Fast Approval**
- **Client Online Portal**
- **100% Offset Account**
- **NDIS Properties acceptable**

## Classic SMSF Commercial Loan Facility



### 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
- For a refinance 6 months home loan statements
- 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.
  - Copy of the Cash Management Bank Account
  - Last 2 years Audited SMSF Tax Returns,
  - Last 2 years SMSF Financial Statements

### INTEREST RATES

FULL Doc	LVR & Rates*				
	60%	70%	80%	90%	-
\$100K ≤ 1 000 000++	7.50%	7.70%	7.90%**	8.90%**	-
\$1.0M ≤ \$1 500 000++	7.50%	<b>7.70 %</b>	7.90%**	8.90%**	-
\$1.5M ≤ \$2 000 000++	7.50%	7.70%	7.90%**	-	-
\$2.0M ≤ \$3 000 000++	7.99%	8.20%	-	-	-

++For Interest Only please add .40% to the above rates.

### FEES

<b>VALUATION FEE</b> Payable when ordering valuation (Please note this is an estimate only and may vary with each property)	<b>From \$660.00</b>
<b>APPLICATION FEE</b>	<b>\$ 1,320.00</b>
<b>Legal FEE</b> Plus government fees and charges	<b>From \$795.00</b>

<b>ANNUAL FEE</b>	<b>\$395.00</b>
<b>** Lenders Risk Fee Applies for all loans greater LVR &gt;85% is 2.00%, &gt; 90% is 3.00%)</b>	
All fees are payable at settlement. (Except valuation fee)	