Platinum Alt Doc Residential Home Loan

- **Max LVR 80%**

- **Individuals, Company & Trust applicants accepted.**

- **Max Single Borrower Exposure $5M**

- **Fast Approval**

- **Client Online Portal & Offset Account**

- **Easy Cash Out Policy**

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 or
- For a refinance last 6 months home loan statements

- Requirements: Alt Doc Loans
  Applicants must provide a Self-Declaration of income.

  Plus one of the following
  - Accountants Declaration
  - Latest 6 Months of BAS
  - 12 Months of Business Banking Statements

INTEREST RATES

Alt Doc	LVR & Rates				
	65%	70%	75%	80%	-
$100K ≤ $ 1 750 000 **	7.14%	-	-	-	-
$100K ≤ $ 1 500 000**	-	7.14%	-	-	-
$100K ≤ $1 250 000**	-	-	7.34%	-	-
$ 100K < $1 000 000	-	-	-	7.34%	-

FEES

** Loans greater than $ 1.5 Mill rate loading applies.

+ Interest Only add .30% to the above rates.

++ Investor Loading add .50% to the above rates.

VALUATION FEE
Payable prior to ordering valuation
To Be Quoted

APPLICATION FEE
$ 660.00

ESTABLISMENT FEE From
1.10%

Legal FEE
Plus government fees and charges
From $395.00

ANNUAL FEE	$395.00
SETTLEMENT FEE	$250.00

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

Risk Fee Matrix:
For Owner Occupied Nil
For Investors -   > 60% to 70% is 0.50%
                    -    >70% to 80% is 1.00%
Minimum Loan Term 3 years