

Individuals' applicants accepted.

Owner Occupied or Investment

Client Online Portal & Offset Account

Cash Out Subject to Policy

Fast Approval

Platinum Non-Conforming Home Loan

	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
•	If Refinance Most recent 12 months Loan Statements
•	PAYG full time Income: latest 2 payslips
•	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 4 years, individual credit score over 699 points, the most recent years tax assessment & financials could be accepted)

Full Doc	60%	65%	70%	
\$100K ≤ \$ 3 000 000	"Disregard Defaults if: - <\$2000 or -Paid >1 year - 2 Telco/Utility defaults <\$1000 each"	"Disregard Defaults if: - <\$2000 or -Paid > 1 year - Unpaid > 2Year - 2 Telco/Utility defaults <\$1000 each"	"Disregard Defaults if: - <\$2000 or -Paid >1 year - Unpaid >2Year - 2 Telco/Utility defaults <\$1000 each"	
Bankruptcy Mortgage Arrears Other Arrears	>1 Year Nil 1 Event	<1 Year 1 Event More than 1 Event	Current or <1 Year More than 1 Event More than 1 Event	

FEES

VALUATION FEE		ANNUAL FE	E	\$39	5.00
Payable when ordering valuation (Please note this is an estimate only and may va		SETTLEMENT FEE		\$395.00	
with each property)		Risk Fee	≤60% LVR	1.00%	
APPLICATION FEE	\$660.00		≤65% LVR	1.00%	
Establishment Fee	\$1,500.00		≤70% LVR	1.20%	
	From \$995.00	-	≤75% LVR	1.50%	
Legal FEE			≤80% LVR	1.50%	
Plus government fees and charges		"Regional or Unclassified Postcode			
		Risk Fee"	≤60%	6 LVR	1.50%

Lifestyle Home Loan Financial Services Pty Ltd ABN 97 140 609 758 | ACL 394510 Phone number: 1300 810 903 Email: info@acfgroup.com.au Website: acfgroup.com.au Trading address: 155 Marion Street Leichardt, Sydney
 Your Manager Pty Ltd
 V: 2

 ABN 14 142 152 323 | ACL 506104
 V: 2

 Phone number: 1300 214 450 | Fax: 02 8205 8393
 Email: customerservice@yourmanager.com.au

 Website: yourmanager.com.au
 Website: yourmanager.com.au

Trading address: Suite 2, Level 3A, 1 Bligh Street , Sydney 2000

V: 15052023

