

THINK MONEY

EASY DOC

- Loan Sizes up to \$2,000,000
- Business Purposes available
- Up to 80% LVR with a Nil Risk Fee
- Interest Only Available

PRODUCT SPECIFICATIONS	DETAILS																						
LOAN PURPOSE	Purchase, refinance of owner-occupied and/or investment. Debt consolidation, cash out (subject to suitability)																						
MINIMUM LOAN SIZE	\$100,000																						
MAXIMUM LOAN SIZE (location determined by the funders location guide)	<table border="1"> <thead> <tr> <th>Property Type</th> <th>Location*</th> <th>Urban Area Pop' > 50k</th> <th>Urban Area Pop' >20k <=50k</th> </tr> </thead> <tbody> <tr> <td rowspan="2">2 or more properties</td> <td>Metro NSW/Metro VIC</td> <td>\$2,000,000</td> <td>N/A</td> </tr> <tr> <td>Other locations</td> <td>\$1,500,000</td> <td>\$1,500,000</td> </tr> <tr> <td rowspan="2">Single properties</td> <td>Metro NSW/Metro VIC</td> <td>\$1,500,000</td> <td>\$1,500,000</td> </tr> <tr> <td>Other locations</td> <td>\$1,000,000</td> <td>\$1,000,000</td> </tr> <tr> <td>Inner City/High-Density (all locations) and Apartments >10 story's</td> <td></td> <td></td> <td>N/A</td> </tr> </tbody> </table>	Property Type	Location*	Urban Area Pop' > 50k	Urban Area Pop' >20k <=50k	2 or more properties	Metro NSW/Metro VIC	\$2,000,000	N/A	Other locations	\$1,500,000	\$1,500,000	Single properties	Metro NSW/Metro VIC	\$1,500,000	\$1,500,000	Other locations	\$1,000,000	\$1,000,000	Inner City/High-Density (all locations) and Apartments >10 story's			N/A
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REPAYMENT TYPES	Principal & interest / Interest only available																						
CREDIT HISTORY	Paid events <\$1000, or unpaid events that will be paid at settlement (with a valid and acceptable explanation). Unacceptable: Any prior bankruptcy or any credit events that will not be paid and resolved by settlement.																						
GENUINE SAVINGS	3 months savings required where no residential asset is held. Evidence of Funds to Complete are required																						
CASH OUT	Business or Investment purposes, Divorce settlements, Non-structural renovations. (all subject to acceptable documentation). NCCP loans: Lesser of \$250,000 and 50% of the property value. Non NCCP loans: Greater of \$250,000 and 50% of property value																						
DEBT CONSOLIDATION	Personal, domestic or household purposes, or to refinance credit that has been provided wholly or predominantly to purchase.																						
INCOME DOCUMENTATION (SELF-EMPLOYED)	Income Declaration Form (Self Certification) PLUS one of...Last four BAS statements (for the most recent quarters)/Income for servicing is determined as the lesser of 40% of the gross business turnover or actual self-declared income. OR Last six months trading bank statements, OR Accountants Certification Letter																						
ACCEPTABLE SECURITIES	Strata title residential properties must have 1 bedroom and a living area (>50m ²). Access to the property entrance is via a sealed public road. Valuation report indicates that the property offers adequate security for the loan. Zoning and permitted use are standard with no unusual restrictions. 1st mortgage security over residential properties located in Australia. Min Security value \$200k																						
PRODUCT FEATURES	DETAILS																						
LOAN TERM	Up to 30 years (max 5 years Interest Only), Minimum term 15 years																						
REPAYMENT OPTIONS	Monthly																						
REDRAW	Redraws up to the scheduled balance are permitted on the following basis: The first two redraws in any month are free, subsequent redraws attract a \$100 administration fee. Redraws are limited to 4 per month																						
OFFSET	NA																						
ACCOUNT SPLITS	Maximum of 4																						
LUMP SUM PAYMENTS	Permitted																						
FEE CAPITALISATION	Yes (to max LVR/Loan Amount)																						
TRANSACTION FACILITIES	Via Direct Credit																						
UNACCEPTABLE PURPOSES	Deemed an inappropriate transaction/fails suitability assessment criterion. Does not meet "AML/CTF ACT 2006" requirements.																						