

HOUSE MONEY

ESSENTIAL

- Security up to 10 hectares
- High Density Units accepted
- Loan Sizes up to \$2,500,000
- Interest Only Available

PRODUCT SPECIFICATIONS	DETAILS
LOAN PURPOSE	Purchase or construction of owner-occupied and/or investment. Debt consolidation, cash out, relocation & Parents Pledge
MINIMUM LOAN SIZE	\$150,000
MAXIMUM LOAN SIZE	\$2,500,000
Category 1*	\$2,500,000 - Owner-occupied (P&I) \$2,000,000 Investment (P&I or I/O) up to 70% LVR \$2,000,000 - Owner-occupied (P&I) \$1,500,000 Investment (P&I or I/O) up to 80% LVR
Category 2*	\$1,000,000 - Owner-occupied (P & I) \$900,000 Investment (P & I or I/O) up to 70% LVR \$1,000,000 - Owner-occupied (P & I) \$750,000 Investment (P & I or I/O) up to 80% LVR
Category 3*	\$650,000 - Owner Occupied (P& I) \$650,000 Investment (P & I or I/O) up to 70% LVR \$650,000 - Owner Occupied (P& I) \$600,000 Investment (P & I or I/O) up to 80% LVR
ALL OTHER LOCATIONS*	\$450,000 up to 70% LVR
MAXIMUM LVR (INCL FEES)	
Category 1*	95% LVR for loans up to \$1,150,000
Category 2*	95% LVR for loans up to \$500,000
Category 3*	95% LVR for loans up to \$350,000
ALL OTHER LOCATIONS*	Up to 70% LVR for loans up to \$450,000
REPAYMENT TYPES	Principal & interest / Interest only available
CREDIT HISTORY	Up to 2 defaults repaid at least 6 months prior to application to a maximum amount of \$1,000
GENUINE SAVINGS	Non genuine savings acceptable
CASH OUT	Up to 90% LVR for personal, investment or business use
DEBT CONSOLIDATION	Up to 90% LVR for to 4 debts
INCOME DOCUMENTATION (PAYG)	Last 2 pay slips plus one of the following: Letter of employment, Tax assessment notice, Latest group certificate or 3 months bank statements.
INCOME DOCUMENTATION (S/E)	Last 2 years tax returns; and Last 2 years tax assessment notices Minimum 2 years ABN registration
ACCEPTABLE SECURITIES	Residential & rural residential securities in categories 1 - 3 with a maximum land size of 10 hectares.

PRODUCT FEATURES	DETAILS
LOAN TERM	Up to 30 years
REPAYMENT OPTIONS	Weekly, fortnightly and monthly for Principal and Interest. Monthly for Interest Only. (Both fixed and variable)
REDRAW	Unlimited online redraws
OFFSET	100% e-offset available
ACCOUNT SPLITS	Maximum of five splits.
LUMP SUM PAYMENTS	Unlimited for variable loans with or without offset. Capped to \$20,000 p.a. for fixed rates.
FEE CAPITALISATION	Available at any LVR
TRANSACTION FACILITIES (ELECTRONIC AND ONLINE ONLY)	Direct Debit, Redraw facility, BPAY, Direct Salary Credit, Electronic Funds Transfer (EFT), Payment Scheduling
UNACCEPTABLE PURPOSES	Speculative in nature. Non-arm's length transactions. Applicant with fraud history, Loans of convenience. Where a third party has no benefit. Company is the borrower or title.

*CATEGORY DETERMINED BY THE FUNDERS' POSTCODE GUIDE