

Full Doc Product 1 VS

Features

- Up to 95% LVR
- 2 Pay-slips + 1 Employment Letter
- Max loan amt \$750k per security
- OFI Debts NOT required
- 100% Take Rental Income
- Gift Letter Accepted
- Can do High-Density apartment
- Can do Short-term Employment
- Can do Citizen Expat loans
- Cash out Unlimited
- No offset but Redraw available

Documents Required for Application

- Application Form
- Servicing Calculator (Genworth Calculator, no need to shade rental)

Supporting Documents Required with the Application

- 100 points of broker certified ID for all applicants including any visas
- 2 latest pay slips
- 1 employment letter
- Rental statement for any existing rental properties credit

Interest Rates

Repayment	LVR	O/O	Investment
P&I	≤ 80%	3.69%	4.19%
	> 80%	4.19%	N/A
IO	≤ 80%	N/A	4.44%
EXPAT	≤ 80%	4.94%	5.39%

Fees

Valuation Fee	Case by Case (Opteon)
Application Fee	\$950
Legal Fee	\$385
Annual Fee (Investment loan only)	\$120
Settlement Fee	\$275
Discharge Fee	\$375