



Vast Capital

MORTGAGE MANAGEMENT

VP

FULL DOC

Vast Capital Product

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VP Residential Supreme

Credit Parameters

| | |
|---|--|
| Minimum Loan amount | \$100,000 |
| Maximum Loan amount | \$1,000,000 (up to 80% LVR) |
| Maximum LVR | <ul style="list-style-type: none"> ● Up to 85% for all loan purposes (inclusive of fees) for loans up to \$850,000 |
| Borrower Type | Individuals, Company or Trust |
| Loan Purpose | <p>For owner-occupied and investment purposes:</p> <ul style="list-style-type: none"> ● Purchase of an existing residential dwelling ● Home Improvement ● Refinance existing mortgage ● Equity Release/Cash Out. |
| Loan Term | 30-year term |
| Cash Out | Maximum of \$20,000 unless for a verified asset purchase (for example car, real estate or renovation quotes). Not available for business use.^ |
| Lenders Mortgage Insurance | Payable by the borrower if LVR is greater than 80% and can be capitalized to loan amount |
| Income Documentation (PAYG) | <ul style="list-style-type: none"> ● Last 2 pay slips ● 3 month banks statements or NOA or PAYG Summary |
| Income Documentation (Self-Employed) | <ul style="list-style-type: none"> ● Last 2 years company tax returns and financial statements ● Last 2 years individual tax return and tax assessment notices |
| Credit History | Paid defaults up to \$500 may be considered |
| Genuine Savings | <ul style="list-style-type: none"> ● 5% required if LVR > 90% (inclusive of fees) |
| Acceptable Security | <ul style="list-style-type: none"> ● Residential securities in categories 1 – 4, with a maximum land size of 25 acres (10 hectares) ● High density apartments with more than 35 units are not accepted ● Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 65% LVR and max loan size of \$650,000) ● Vacant land cannot be offered as sole security and must be supported by a second security. |

^ Cash out portion is limited to 20% of security valuation if LVR > 80%.

Product Features

| | |
|------------------------|--|
| Interest Only Options | Interest Only, 5 years for loans up to and including 80% LVR of Investment loan. |
| Fee Capitalisation | <ul style="list-style-type: none"> Fees can be capitalised up to 85% LVR (inclusive of fees) |
| Repayment Method | Direct Debit from nominated bank account |
| Additional Repayments | Additional terms and conditions apply to the Interest Only loans which are set out in the customer's loan agreement. Principal and Interest repayments are calculated on the residual loan term |
| Loan Splits | Maximum of three splits (Including 100% Interest Offset Sub Account split) |
| Sum Payments | Free additional payments are allowed |
| Offset Sub-Account | 100% interest Offset Sub-Account available |
| Redraw | <ul style="list-style-type: none"> Minimum manual redraw amount is \$1,000 Minimum online redraw is \$50 |
| Transaction Facilities | <ul style="list-style-type: none"> Online ATM Redraw Facility Direct Debit EFTPOS Telephone Visa debit card (including payWave) BPAY |

Product Fees

| Fees | Description | Amount |
|-----------------------------|---|------------|
| Valuation Fee | Metro Sydney, Newcastle, Melbourne & Brisbane \$0 – 1M | \$220* |
| | Metro Sydney, Newcastle, Melbourne & Brisbane over \$1M | \$440* |
| | Others | TBA |
| Establishment Fee | Excludes valuation | \$699 |
| Application Fee | Payable at settlement | \$300 |
| Solicitor Documentation Fee | Disbursements fee is not included | \$440 |
| Lenders Mortgage Insurance | (Lender Protection Fee) | Lender LMI |
| Monthly Administration Fee | Per month per account (split) | \$10 |
| Discharge Fee | Per Loan | \$250 |

* Indicative amount only. Actual cost is on a case by case basis and payable by client.

VP FULL DOC INTEREST RATE

Owner Occupied Home Loans (P&I Only)

| Product Type | Loan to Value Ratio (LVR) | | | | | | | |
|-----------------------------|---------------------------|-------|-------|-------|-------|-------|-------|-------|
| | Up To | >55% | >65% | >70% | >75% | >80% | >85% | >90% |
| | 55% | - 65% | - 70% | - 75% | - 80% | - 85% | - 90% | - 95% |
| Supreme | 4.02% | 4.02% | 4.03% | 4.13% | 4.43% | 4.63% | N/A | N/A |
| Secondary | 5.09% | | 5.35% | | 5.69% | N/A | N/A | N/A |
| Specialist | 6.14% | 6.16% | 6.36% | 6.56% | N/A | N/A | N/A | N/A |
| Supreme Construction | N/A | | | | N/A | N/A | N/A | N/A |

Investment Home Loans (P&I and IO)

| Product Type | Loan to Value Ratio (LVR) | | | | | | | |
|-----------------------------|---------------------------|-------|-------|-------|-------|-------|-------|-------|
| | Up To | >55% | >65% | >70% | >75% | >80% | >85% | >90% |
| | 55% | - 65% | - 70% | - 75% | - 80% | - 85% | - 90% | - 95% |
| Supreme | 4.71% | | | 4.90% | | 5.03% | N/A | N/A |
| Secondary | 6.01% | | 6.21% | 6.41% | 6.56% | N/A | N/A | N/A |
| Specialist | 6.71% | 6.91% | 7.11% | 7.56% | N/A | N/A | | |
| Supreme Construction | N/A | | | N/A | N/A | | | |

Supreme: Up to 85% Up to 85% for all loan purposes

Secondary: Up to 80% for all loan purposes

Specialist: Up to 75% for all loan purposes

Valuation Fee - Case by Case (Valex)

Establishment Fee - \$699

Monthly Administration Fee - \$10 per month per account

Legal Fee - from \$440 plus disbursements

Application Fee (standard) - \$300

Application Fee (construction) - 0.15% of approved loan amount (N/A)

Discharge Fee - \$250 per loan

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.

Fees

| SUPREME | | SUPREME CONSTRUCTION (N/A) |
|----------------------------|------------------------------------|--|
| Supreme | \$699 (excludes valuation) | \$499 and customer pays Valuation/ inspection fees at cost. A minimum of 4 inspections will be required. |
| Secondary | \$10 per month per account | \$10 per month per account |
| Specialist | From \$440 + disbursements | From \$440 + disbursements |
| Supreme Construction | \$250 per loan | \$250 per loan |
| Supreme | \$300 | 0.15% of approved loan amount |
| SECONDARY | | SPECIALIST |
| Establishment Fee | \$499 (excludes valuation) | \$499 (excludes valuation) |
| Monthly Administration Fee | \$15 per month per account | \$15 per month per account |
| Legal Fee | From \$440 + disbursements | From \$440 + disbursements |
| Discharge Fee | \$250 per loan | \$250 per loan |
| Title Protection Fee | \$400 per loan | \$400 per loan |
| Mortgage Risk Fees | Up to 2.75% of the amount advanced | Up to 2.50% of the amount advanced Note: an additional 0.50% MRF loading will apply for specialist loan sizes >\$1m |
| Application Fee | 0.15% of approved loan amount | 0.15% of approved loan amount |

Mortgage Risk Fee for Owner Occupied

| Product Type | Loan to Value Ratio (LVR) | | | | | | | |
|--------------|---------------------------|------------|------------|------------|------------|------------|------------|------------|
| | Up To 55% | >55% - 65% | >65% - 70% | >70% - 75% | >75% - 80% | >80% - 85% | >85% - 90% | >90% - 95% |
| Secondary | 0.65% | 1.10% | 1.35% | 1.65% | 1.85% | 2.50% | | |
| Specialist | 0.65% | 1.10% | 1.35% | 1.60% | 2.10% | 2.50% | | |

Mortgage Risk Fee for Investment

| Product Type | Loan to Value Ratio (LVR) | | | | | | | |
|--------------|---------------------------|------------|------------|------------|------------|------------|------------|------------|
| | Up To 55% | >55% - 65% | >65% - 70% | >70% - 75% | >75% - 80% | >80% - 85% | >85% - 90% | >90% - 95% |
| Secondary | 0.65% | 1.10% | 1.35% | 1.65% | 1.85% | 2.75% | | |
| Specialist | 1.00% | 1.25% | 1.35% | 1.60% | 1.85% | N/A | | |