

Full Doc Product 4 VOC

Features

- Up To 95% LVR
- Competitive Rates Start From 2.74%
- Max Loan Amt \$1.5m Per Security
- Max Loan Amt \$2m For Multiple Securities
- Fixed Rate Available
- Can Do High-Density
- Cash Out Unlimited
- Offset Account Available

Documents Required for Application

- Application Form
- Servicing Calculator (Genworth Calculator)

Supporting Documents Required with the Application

- 100 points of broker certified ID for all applicants including any visas
- 2 latest pay slips and Employment Letter
- 3 months OFI Debts
- Rental statement for any existing rental properties
- 3 months bank statement

Interest Rates

Repayment	Loan amount	LVR	O/O	Investment
P&I	≤ 850k	≤ 70%	2.74%	3.14%
	≤ 850k	≤ 80%	3.04%	3.44%
	850k<Loan≤1.5mil	≤ 70%	2.99%	3.39%
	850k<Loan≤1.5mil	≤ 80%	3.29%	3.69%
HD	+		0.3%	0.3%
IO	+		0.4%	0.4%

Fees

Valuation Fee	Case by Case (Valex)
Application Fee	\$950
Annual Fee (Investment loan only)	\$250
Annual Fee (high density)	\$395
Risk Fee (high density)	1% of loan amt
Settlement Fee	\$300
Legal Fee	At cost