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Line of Credit												
Company	Product	Max loan to value ratio (LVR)	Kate	Application Documentations				Loan Purpose			Redraw	Split
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Busines	Refinancing	Debt Consolidation	Facility	Facility
****	'Outstanding Value"											
ANZ	Breakfree Low Doc Equity Manager	60%	5.79	Both	X	Both	X	✓	✓	X	✓	✓
Westpac	Premier Advantage Equity Access Ln	80%	5.75	Primary	X	Primary	Primary	✓	✓	✓	✓	✓

AMO Group	Lo Doc Line of Credit OO	80%	5.79	Primary	Primary	Both	Primary	X	✓	✓	✓	✓
ANZ	Low Doc Equity Manager	60%	5.79	Both	X	Both	X	✓	✓	X	✓	✓
Commonwealth Bank	Viridian LOC Low Doc	80%	5.73	Primary	X	Primary	Primary	X	✓	✓	✓	X
RAMS	Self-Employed Low Doc LOC	80%	5.3	Secondary	Secondary	Secondary	y Both	✓	✓	✓	✓	✓
Westpac	Equity Access Ln Low Doc	80%	5.75	Primary	X	Primary	Primary	✓	✓	✓	✓	✓

BOQ	Low Doc Line of Credit	80%	7.59	Primary	X	Primary	Primary	X	✓	✓	1	Х



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Investment Fixed Application Documentations Loan Purpose Split Offset Additional Max Top up Rate Redraw **Product** Facility Facility Allowed Account Repayment Company Debt (LVR) Accountants **Borrower Income** (%)* **Business Refinancing ABN** Consolidation Declaration Letter "Outstanding Value" **** Secondary Secondary Both **RAMS** Self-Employed Low Doc Fixed Rate 3 80% 4.44 X Primary **Primary** 80% 3.99 **Primary** Premier Advantage Inv Fixed Options Westpac *** X 1 X Both Both 60% 4.29 ANZ Breakfree Low Doc Standard Fixed 3 80% Primary Primary Primary **Commonwealth Bank** Fixed Low Doc Loans 3 yrs 4.44 Primary X Primary Primary 80% 4.19 Westpac Fxd Inv Property Low Doc 3 yrs *** Both X 80% 5.39 Primary Primary Primary AMO Group Inv Fixed Low Doc Home Loan 3 vrs X Both Both ANZ Low Doc Standard Fixed 3 yrs 60% 4.44 X X 80% 5.54 Primary Primary Primary BOQ Low Doc Fixed 3 yrs ** X X X Primary 80% 4.44 Primary **Bank of Melbourne** Low Doc Fixed 3 yrs X 80% Primary Primary **BankSA** Low Doc Fixed 3 yrs 4.44 X Secondary 80% 5.32 Primary Homeloans Inv MoniPower Lo Doc Fixed 3 yrs X 80% 4.44 Primary Primary St.George Bank Low Doc Fixed 3 yrs



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Investment Variable

Application Documentations Loan Purpose Split Offset Additional Max Top up Rate Redraw **Product Company** Facility Allowed Account Repayment (LVR) Debt Accountants **Borrower Income** Facility (%)* **Business Refinancing ABN** Consolidation Declaration Letter "Outstanding Value" **** Secondary Secondary Primary **Liberty Financial** Nova 60% 80% 4.59 Primary X Primary Primary 80% 4.8 **Primary** Premier Advantage Rocket Repay Inv Westpac **** X X 1 Both Both 60% 4.59 ANZ Breakfree Low Doc 60 Standard Var Secondary Secondary Primary **Liberty Financial** Nova Free 60% 80% 4.84 Primary Secondary Secondary Both 5.25 Secondary **RAMS** Self-Employed Low Doc Variable 80% 5.34 Both Both Both Primary **State Custodians** Bad Credit Home Loan - Investment 7 90% Both Primary 1 Primary Both **State Custodians** Self Employed Home Loan -Investment 80% 5.17 *** X 80% 5.59 Primary Primary Both Primary AMO Group Inv Lo Doc Home Loan Var X Both Both ANZ Inv Low Doc Simpl Plus 60% 4.67 Both X Both 1 60% 5.37 ANZ Low Doc 60 Standard Variable X Primary Primary Commonwealth Bank Economiser Low Doc 80% 4.89 Primary

X

X

Primary

Secondary

Secondary

Both

X

Primary

Primary

Secondary

Secondary

Secondary

Both

Primary

Primary

Primary

Primary

Primary

Primary

Primary

Primary

X

X

1

X

1

Report Date: June, 2016, (All information	. :

90% 5.44

80% 5.7

80%

80%

95%

80%

80%

4.89

5.35

5.89

5.19

5.44

Primary

Primary

Primary

Primary

Primary

Both

Primary

Westpac

Homeloans

Pepper Money

Pepper Money

State Custodians

Commonwealth Bank Rate Saver Low Doc

Commonwealth Bank Standard Variable LowDoc

Inv MoniPower Lo Doc Variable

Self Employed Flexi - Investment 70

Essential Alt Doc 65%

Essential Alt Doc Plus 65%

Rocket Investment LowDoc



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Investment Variable Application Documentations Loan Purpose Offset Additional Max Split Top up Rate Redraw Company **Product** Facility Facility Allowed Account Repayment Debt (LVR) Borrower Income Accountants (%)* Business Refinancing **ABN BAS** Consolidation Declaration Letter ** X Primary Primary 80% **Bank of Melbourne** Low Doc Variable <499k 4.9 Primary X Primary **BankSA** Low Doc Variable <499k 80% 4.97 Primary Primary Primary BOQ 80% 7.29 Low Doc Standard Variable Inv X X 1 Primary Primary St.George Bank Low Doc Variable <499k 80% 4.99



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Residential Fixed Application Documentations Loan Purpose Split Offset Additional Max Top up Rate Redraw **Product** Facility Facility Allowed Account Repayment Company Debt (LVR) **Accountants Borrower Income** (%)* **Business Refinancing ABN** Consolidation Declaration Letter "Outstanding Value" **** Primary Primary 80% Primary Westpac Fixed Options Low Doc 3 yrs 4.05 X Primary Primary Premier Advantage Fixed Options Low 80% 3.85 Primary Westpac **** X 1 X Both Both 60% 4.29 ANZ Breakfree Low Doc Standard Fixed 3 80% Primary Primary Primary **Commonwealth Bank** Fixed Low Doc Loans 3 yrs 4.44 Secondary Secondary Secondary Both 80% 4.44 **RAMS** Self-Employed Low Doc Fixed Rate 3 *** Both X Fixed Low Doc Home Loan 3 yrs 80% 5.24 Primary Primary Primary AMO Group X Both Both ANZ Low Doc Standard Fixed 3 yrs 60% 4.44 X X 80% 5.54 Primary Primary Primary BOQ Low Doc Fixed 3 yrs ** X X X Primary 80% 4.44 Primary **Bank of Melbourne** Low Doc Fixed 3 yrs X 80% Primary Primary **BankSA** Low Doc Fixed 3 yrs 4.44 X Secondary 80% 5.42 Primary Homeloans MoniPower Lo Doc Fixed 3 yrs

X

Primary

Primary

Low Doc Fixed 3 yrs

80% 4.44

St.George Bank



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Residential Variable Application Documentations Loan Purpose Offset Additional Max Split Top up Rate Redraw **Product Company** Facility Allowed Account Repayment (LVR) Debt **Accountants Borrower Income** Facility (%)* **Business Refinancing ABN** Consolidation Declaration Letter "Outstanding Value" **** Secondary Secondary Primary **Liberty Financial** Nova 60% 80% 4.59 Primary Primary Premier Advantage Rocket Repay LowD 80% 4.53 **Primary** Primary Westpac **** X 1 1 X Both Both 60% 4.59 ANZ Breakfree Low Doc 60 Standard Var 4.84 Secondary Secondary Primary **Liberty Financial** Nova Free 60% 80% Primary Secondary Secondary Both Self-Employed Low Doc Variable 5.25 Secondary **RAMS** 80% 5.34 Both Both Both Primary **State Custodians** Bad Credit Home Loan 70% 90% Both Primary 1 Primary Both **State Custodians** Self Employed Home Loan - 70% 80% 5.17 1 80% 5.43 Primary Primary Primary Westpac Rocket Repay LowDoc *** X Both Primary **AMO Group** Lo Doc Home Loan Var 80% 5.42 Primary Primary Both X Both 1 60% 5.37 ANZ Low Doc 60 Standard Variable X 1 Both Both ANZ Low Doc Simplicity Plus 60% 4.67 Primary X Primary Primary X 80% 4.89 Commonwealth Bank Economiser Low Doc X X Primary Primary Primary Commonwealth Bank Rate Saver Low Doc 80% 4.89 X X Primary Primary 80% 5.35 Primary **Commonwealth Bank** Standard Variable LowDoc 80% 5.19 Secondary Secondary Primary **Pepper Money** Essential Alt Doc 65% Primary Secondary Secondary Primary X 80% 5.44 Primary Pepper Money Essential Alt Doc Plus 65% X Both 80% 4.94 Primary Primary **RESI Mortgage Corp** Lo Doc Essentials 1 Both Both Both Primary 90% 5.44 **State Custodians** Self Employed Flexi 70%

Report Date: June, 2016. (All information is correct as at May, 2016)

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Residential Variable Application Documentations Loan Purpose Offset Additional Max Split Top up Rate Redraw Company **Product** Facility Facility Allowed Account Repayment Debt (LVR) Accountants **Borrower Income** (%)* Business Refinancing **ABN BAS** Consolidation Declaration Letter ** X Primary Primary 80% **Bank of Melbourne** Low Doc Variable <499k 4.9 Primary X Primary X **BankSA** Low Doc Variable <499k 80% 4.97 Primary Primary Primary BOQ 80% 6.86 Low Doc Standard Variable OO X Primary Secondary **Homeloans** MoniPower Lo Doc Variable 80% 5.69 X X 80% 4.99 Primary Primary St.George Bank Low Doc Variable <499k