

# Low Doc Product 3 OM

## Features

- Accountant Letter with No Risk Fee
- Max Loan Amt \$2mil Per Security
- or \$2.5mil for Multiple Securities
- Up to 80% LVR
- Can do high density
- Can do vacant land
- Can do construction
- Can do off-the-plan purchases

## Documents Required for Application

- Application Form
- Loan Addendum Form
- Self-Certification Form & Accountant Form
- Mortgage house privacy form
- Mortgage house certified ID form
- Equifax form
- Mortgage house retail customer record form
- Servicing Calculator

## Supporting Documents Required with the Application

- Latest 1-month statement for all existing liabilities including credit cards, car /personal loans, other existing mortgages etc (Within the Last 30 Days)
- 100 points of broker certified ID
- Rental statement for any existing rental properties or Private lease + Rental credit

## Interest Rates

Repayment	Loan amount	LVR	O/O	Investment	Risk Fee
P&I	≤1.5mil	≤60%	4.59%	4.84%	0
	1.5mil<Loan≤2mil	≤60%	5.09%	5.34%	0
	2mil<Loan	60%	5.49%	5.74%	0
IO	≤1.5mil	≤60%	N/A	5.19%	0
	1.5mil<Loan≤2mil	≤60%	N/A	5.69%	0
	2mil<Loan	60%	N/A	6.09%	0

## Fees

Application Fee	\$950
Valuation Fee	case by case (Valex)
Settlement Fee	\$150
Annual Fee	\$395
Discharge Fee	\$500