

| RESIDENTIAL        |  |   |   |
|--------------------|--|---|---|
| Products           | Full Doc - Defaults, Discharged, Arrears                                 | Full Doc - Clean Credit   | Full & Lo Doc 2nd Mortgage - Short Term   |
| Type               | Securitised  | Securitised   | Securitised   |
| Term/Interest Rate | 2-30 years / Clear from 5.35% & Impaired from 6.25%                      | 1-30 years / from 4.50%   | 1-12 months / from 18% pa   |
| Upfront / Trail    | From 0.50%-0.60% Upfront / Nil to 0.10 trail                             | From 0.50%-0.60% Upfront / Nil to 0.10 trail  | From 0.50% Upfront / No Trail   |
| Application Fee    | \$990-\$1900   | \$595.00 inc one Valuation  | From 2% of loan amount  |
| P&I or I/O         | P&I or I/O for max 1-5 years   | P&I or I/O for max 1-5 years  | Interest Only   |
| Repayment          | Weekly, Fortnightly, Monthly   | Weekly, Fortnightly, Monthly  | Prepaid Interest, Fixed Interest, Capitalised, Paid in advance, Paid in arrears   |
| Max LVR            | 75-80%   | >80% & <=80%  | 70-80%  |
| Security           | Residential  | Residential   | Residential   |
| Tax Returns        | No   | No  | Self income declaration with Accountants sign off, BAS, Profit & Loss Statements, Asset & Liability Statements                                      |
| Loan Amounts       | \$100K - \$1.5M  | >80% up to \$1M<br><=80% up to \$2.5M   | \$25K - \$250K, up to \$500K  |
| Clawbacks          | 100% within 12 months  | No  | Nil   |
| Other Fees         | Legal \$1400-1800, Discharge Upon App, Valuation Fee \$550, Monthly \$15 | Legal \$275, Ongoing \$395, Valuation Fee \$220 (for 2 <sup>nd</sup> valuation)           | Commitment & legal fees upon application  |
| ERF                | No   | No  | 1-3 months  |
| Loan Purposes      | Non-Code   | Code  | Non-Code  |
| Risk Free          | Yes, Risk fee  | No  | Nil   |
| Comments           | Paid defaults considered<br>Discharged Bankrupt considered<br>No LMI     | Owner Occupier<br>Investor<br>Owner Builder<br>Vacant Land<br>Construction<br>100% Offset | Owner occupied<br>Investment<br>Rural Residential considered<br>Clean credit with minor impairments will be considered<br>Need strong exit strategy |

| RESIDENTIAL        |  |  |  |
|--------------------|--|--|--|
| Products           | Lo Doc -<br>No BAS, Business Banking Statements  | Lo Doc -<br>Defaults, Arrears & Discharged   | Lo Doc - Jumbo<br>Paid Defaults, Bankrupt Considered   |
| Type               | Securitised  | Securitised Platinum   | Securitised  |
| Term/Interest Rate | 1-30 years / from 4.8%   | 2-30 years / Clear from 5.35% & Impaired from 6.99%                                  | 1-12 months / from 18% pa  |
| Upfront / Trail    | From 0.50%-0.60% Upfront / Nil to 0.10% trail  | From 0.50%-0.60% Upfront / Nil to 0.10% trail  | From 0.50% Upfront / Nil to 0.10% trail  |
| Application Fee    | \$595 inc one valuation  | \$990-\$1900   | From 1.25% of loan amount  |
| P&I or I/O         | P&I or I/O for max 1-5 years   | P&I or I/O for max 1-5 years   | P&I or I/O for max 1-5 years   |
| Repayment          | Weekly, Fortnightly, Monthly   | Weekly, Fortnightly, Monthly   | Weekly, Fortnightly, Monthly   |
| Max LVR            | >70% &<br><=70%  | 75-80%   | >65%<br><=75%<br>>80%  |
| Security           | Residential  | Residential  | Residential  |
| Tax Returns        | Self income declaration with Accountants sign off, or 12 months BAS statements apply   | Self income declaration with Accountants sign off, or 12 months BAS statements apply | Self income declaration with Accountants sign off, BAS, Profit & Loss Statements, Asset & Liability Statements |
| Loan Amounts       | >70% up to \$1M<br><=70% up to \$1.5M  | \$100 - \$1.5M   | >65% \$3M<br><=75% \$1.5M<br>>80% \$1M   |
| Clawbacks          | Nil  | 100% within 12 months  | No   |
| Other Fees         | Legal \$275, Ongoing \$395, Valuation Fee \$220 (for 2 <sup>nd</sup> valuation)  | Legal \$1400-1800, Discharge Upon App, Valuation Fee \$550, Monthly \$15             | Quoted Individually  |
| ERF                | No   | No   | No   |
| Loan Purposes      | Code   | Non-Code   | Code & Non-Code  |
| Risk Free          | No   | Yes, Risk fee  | No   |
| Comments           | Paid defaults considered<br>Clean credit (some tolerance for small Telco defaults <\$1,000 full doc only) No LMI for below 80% | Defaults > 12 months accepted<br>Up to 2 months arrears<br>ATO debt, working capital | Cash Out<br>ATO Debts<br>Small paid defaults considered<br>Bankrupts considered                                |

| RESIDENTIAL        |   |   |
|--------------------|---|---|
| Products           | Rural - Resi & Vacant   | Land Only - Lo & Full Doc   |
| Type               | Securitised   | Securitised   |
| Term/Interest Rate | Up to 24months for short term & up to 30 years full term / from 7.95-12%pa  | 1-30 years / Full Doc from 4.5% & Lo Doc from 4.8%  |
| Upfront / Trail    | From 0.50%-0.60% Upfront / Nil trail  | From 0.50%-0.60% Upfront / Nil to 0.10% trail   |
| Application Fee    | From 1-3% + GST of loan amount  | \$595.00 Incl valuation + 1%-2% (Application fee flexible but will directly affect you commission)    |
| P&I or I/O         | P&I or I/O for max 1-5 years  | P&I or I/O for max 1-5 years  |
| Repayment          | Weekly, Fortnightly, Monthly  | Weekly, Fortnightly, Monthly  |
| Max LVR            | 50-70% depending on location, size, & if there is a permanent water source  | Full Doc - Up to 95%<br>Lo Doc - Up to 80%  |
| Security           | Rural Land with or without dwelling   | Residential Land  |
| Tax Returns        | Self income declaration with Accountants sign off, or 12 months BAS statements apply, payslips                                    | Self income declaration with Accountants sign off, or 12 months BAS statements apply, payslips        |
| Loan Amounts       | \$100K - \$3M   | Full Doc - \$150K-\$1.5M<br>Lo Doc - \$150-\$600K   |
| Clawbacks          | Case by case  | No  |
| Other Fees         | Quoted Individually   | Legal \$275, Ongoing\$395, Valuation Fee \$220,   |
| ERF                | No  | No  |
| Loan Purposes      | Non-Code  | Code  |
| Risk Free          | No  | No  |
| Comments           | Paid defaults considered<br>Clean credit (some tolerance for small Telco defaults <\$1,000 full doc only)<br>No LMI for below 80% | Clean credit (some tolerance for small Telco defaults <\$1,000 full doc only)<br>No LMI for below 80% |

| CAVEAT LENDING   |
|--|
| Caveat - Commercial & Residential  |
| Securitised  |
| 1-6 months / from 1.5-5% per month   |
| Advised upon application   |
| From 1.50% + GST of loan amount  |
| Principle, Principle & Interest & Capitalised Interest   |
| Weekly, Monthly  |
| 70%  |
| Residential & or Commercial  |
| Self income declaration with Accountants sign off, BAS, Profit & Loss Statements, Asset & Liability Statements |
| 1 <sup>st</sup> Mortgage up to \$5M<br>2 <sup>nd</sup> Mortgage up to \$2.5M                                   |
| No   |
| Quoted Individually  |
| No   |
| Non-Code   |
| No   |
| Defaults considered case by case<br>Explanation of caveat requirement<br>Exit strategy is required             |

| COMMERCIAL         |  |  |  |
|--------------------|--|--|--|
| Products           | Lo Doc - 70%   | Lo & Full Doc -<br>Jumbo, Cash Out up to \$10M   | Lo Doc & Full Doc -<br>Specialised Securities  |
| Type               | Securitised  | Securitised  | Securitised  |
| Term/Interest Rate | Max 5 years for Investment & max 30years for Owner Occupier / from 7%  | 12 Months / from 7.25-9.25%  | 12-24 months renewable / from 7.25-11.95 pa  |
| Upfront / Trail    | From 0.50% Upfront / Nil to 0.10% trail  | From 0.50% Upfront / Trail upon application  | From 0.50% Upfront / Nil trail   |
| Application Fee    | From 1.25-1.75% + GST of loan amount   | From 1.0-2.0% + GST of loan amount   | From 1.00% + GST of loan amount  |
| P&I or I/O         | P&I or I/O for max 1-5 years   | Interest Only, Pre-Paid Interest & Capitalised   | I/O paid monthly in arrears  |
| Repayment          | Weekly, Fortnightly, Monthly   | Weekly, Fortnightly, Monthly   | Monthly  |
| Max LVR            | <65% \$5M<br>65% \$1.5M<br>70% \$2.0M  | 70%  | 60%  |
| Security           | Commercial   | Commercial   | Commercial   |
| Tax Returns        | Self income declaration with Accountants sign off, BAS, Profit & Loss Statements, Asset & Liability Statements | Self income declaration with Accountants sign off, BAS, Profit & Loss Statements, Asset & Liability Statements | Self income declaration with Accountants sign off, BAS, Profit & Loss Statements, Asset & Liability Statements |
| Loan Amounts       | <65% \$5M<br>65% \$1.5M<br>70% \$2.0M  | \$100 - \$10M  | 1st Mortgages from \$150,000 to \$5M<br>2nd Mortgages from \$150,000 to \$400,000 (higher amounts considered)  |
| Clawbacks          | Nil  | Nil  | Nil  |
| Other Fees         | Quoted Individually  | Quoted Individually  | Quoted Individually  |
| ERF                | No   | No   | No   |
| Loan Purposes      | Non-Code   | Non-Code   | Non-Code   |
| Risk Free          | No   | No   | No   |
| Comments           | Paid defaults considered<br>No LMI   | Dafaults > 12 months accepted<br>Up to 2 months arrears<br>ATO debt, working capital                           | Paid defaults considered<br>No LMI<br>Bankrupts considered   |