



LINE OF CREDIT HOME LOAN

"BEST LOAN FOR INVESTORS"

Your Mortgage Magazine - August 2011

Maximum Loan Exposure	\$1,000,000
Minimum Loan Amount	\$150,000
Maximum LVR	90% plus LMI
Loan Purpose	Purchase, Refinance, Debt Consolidation, Cash Out
Interest Only Option	15 years for Line of Credit
Minimum Loan Term	25 years
Maximum Loan Term	30 years
Redraw Available	Yes. Free via internet and telephone banking.
Split Loan Available	Yes. Max 4 Splits (only one LOC portion per loan)
Inward Direct Debits	Free
Salary & Direct Crediting	Free
Funds Transfers between splits	Free
Inward Deposit Book Payments	Free
BPay®	Free
Outward Third Party Direct Debits	Free
Outward Cheques	Yes (if a Line of Credit split exists)
Valuation Fee	NIL
Legal Fee	NIL
Annual Fee	\$345
LMI Processing Fee (Loans above 80% LVR)	\$499

