

Features

Lo-doc allows self-employed applicants to demonstrate their ability to afford a loan by signing a declaration as opposed to providing evidence of income.

> Lo-doc 80

No Mortgage Insurance to 80% LRV!!

Lo-Doc Home Loans for:

- Self employed applicants; Declaration of Income and Affordability.
- Employed applicants; usual income verification.
- Must be self employed more than two years.
- Regulated and unregulated purpose available.

> Lo-doc 70

Lo-Doc Home Loans for:

- Self employed applicants;
- All applicants; Declaration of Affordability.
- No minimum period of self employment.
- Regulated and unregulated purpose available.

> Self Employment

Self employment should be evidenced from CRAA and ABN or from other searches such as www.abr.business.gov.au

> Statements

Quarterly.

> LVR

Loan Amount	Lo-Doc 80	Lo-Doc 70
\$30,000 - \$750,000	80%	70%
\$750,001 - \$1,000,000	80%	N/A
\$1,000,001 - \$1,500,000	70%	N/A
\$1,500,001 - \$2,000,000	60%	N/A

No Mortgage Insurance payable by the borrower.

> Direct Debit

Pay your loan by direct debit monthly or fortnightly.

> Direct Salary Crediting

Have your income directly paid into your home loan account and use your re-draw facility over the phone or via the Internet to access your money when needed.