

## Bold Residential

Bold Residential product is suitable for Employees (PAYG), self-employed persons of Australia to Purchase, refinance or equity release of owner occupied or investment property.

### Product Features:

- Max Loan size \$2M @ 70%LVR Metro, \$1M Non-Metro.
- P&I, I/O or Investment
- Interest Only 5 years
- Portfolio loan option (Full Doc only)
- Offset available. No Cost.
- For S/E, if ABN >4 years, credit score > 700 can accept 1 years financials.

### Loan Amount

Full Doc	70%	80%	90%	95%
<b>Metro</b>	\$2M	\$1.5M	\$1M	\$1M
<b>Non-Metro</b>	\$1M	\$1M	\$750K	\$500K
Alt Doc	65%	70%	75%	80%
<b>Metro</b>	\$1.75M	\$1.5M	\$1.25M	\$1M
<b>Non-Metro</b>	\$1M	\$1M	\$750K	\$750K
<b>Regional 60%</b>	\$750K	-	-	-

### Loan Terms

- Minimum - 10 years
- Maximum - 30 years

### PRODUCT SPECIFICATIONS

<b>Repayment types</b>	P&I, I/O and INV
<b>Interest Only Periods</b>	A maximum of 5 years.
<b>Acceptable Security</b>	<ul style="list-style-type: none"> <li>• Apartments, townhouses and houses in all Australian States.</li> <li>• Vacant land (50% LVR)</li> <li>• Duplex &amp; Dual Key considered.</li> <li>• NDIS Security Considered.</li> <li>• Other Securities considered – Email your BDM a scenario with Security Address.</li> </ul>
<b>Offset Facility</b>	<b>Full Doc:</b> Available No Cost. <b>Alt Doc:</b> Available +0.10% loading.
<b>Fixed Rates</b>	<ul style="list-style-type: none"> <li>• 1 Years – }</li> <li>• 2 Years – } POA, refer BDM</li> <li>• 3 Years – }</li> </ul>

### INCOME VERIFICATION – ALT DOC

Signed Self- Declaration of income by borrower/guarantor	
Plus one of the options below:	
<b>Alt Doc Pro - ONE</b> of the following: Accountant's letter confirming income 6 months BAS from ATO portal 6 months business bank statements	<b>Alt Doc Everyday - TWO</b> of the following: Accountant's letter confirming income 6 months BAS from ATO portal 6 months business bank statements

### Fees

<b>Establishment</b>	\$695 Includes cost of a standard val (\$275)
<b>Settlement Fee</b>	\$250
<b>Legals</b>	\$395 plus disbursements
<b>Account Fees</b>	\$395 p.a.
<b>Discharge</b>	\$895 plus lenders legals at cost.