

AAA MONEY RESIDENTIAL PRODUCTS

YORK HOUSE
LEVEL 1, 50 YORK STREET, SYDNEY NSW 2000



GENERAL FEATURES	
GENERAL DESCRIPTION	Our residential products suit both PAYG and Self-employed applicants wanting to purchase, refinance or access equity through property, company and trust structures.
LOAN PURPOSE	Purchase, refinance, debt consolidation, business/investment, cash out.
ACCEPTABLE SECURITY	Residential securities
UNACCEPTABLE SECURITY	Development Sites, Construction Sites
ACCEPTABLE LOCATIONS	All States and Territories throughout Australia- Check for Regional Locations
MINIMUM LOAN AMOUNT	\$250,000 per property
MAXIMUM LOAN AMOUNT	\$2,000,000 per property (Higher amounts considered)
MAXIMUM LVR	80% with no LMI. Up to 95% with LMI. Up to 80% Alt Doc.
LOAN TERM	Up to 30 years
REPAYMENT METHOD	Principal & Interest or Interest Only
INTEREST ONLY TERM	Up to 5 years
COMISSION STRUCTURE	Up-front 0.50%, Trail 0.10% included in below rates. Up-front can be increased to 1.00% by increasing the Est Fee
APPLICATION FEE	From 0.35% + GST on Residential, from 1.50% +GST on Alt Doc and from 1.75% +GST on Construction
LEGAL FEES	Approx. \$550 per property with extra fee to cover Trust Deeds, Company Searches and Guarantor Documents
VALUATION FEE	At cost payable by the Borrower. Quote to be obtained from the panel valuer.
INCOME VERIFICATION	Will be provided at scenario
OFFSET SUB-ACCOUNT	100% Interest Offset Sub-Account available.

RESIDENTIAL OWNER-OCCUPIED FULL DOC			
LVR	PRINCIPAL & INTEREST	INTEREST ONLY	MAXIMUM LOAN SIZE
UP TO 60%	6.99%	7.39%	\$3,000,000
UP TO 70%	7.24%	7.64%	\$3,000,000
UP TO 80%	7.39%	7.79%	\$3,000,000

RESIDENTIAL INVESTMENT FULL DOC			
LVR	PRINCIPAL & INTEREST	INTEREST ONLY	MAXIMUM LOAN SIZE
UP TO 60%	7.29%	7.69%	\$3,000,000
UP TO 70%	7.49%	7.89%	\$3,000,000
UP TO 80%	7.69%	8.09%	\$3,000,000

AAA MONEY RESIDENTIAL ALT DOC & CONSTRUCTION PRODUCTS



RESIDENTIAL ALT DOC

LVR	PRINCIPAL & INTEREST	INTEREST ONLY	MAXIMUM LOAN SIZE
UP TO 60% O/O INVESTMENT	7.59% 7.79%	7.99% 8.29%	\$3,000,000
UP TO 70% O/O INVESTMENT	7.64% 7.89%	8.04% 8.39%	\$3,000,000
UP TO 80% O/O INVESTMENT	7.69% 7.99%	8.09% 8.39%	\$3,000,000

*Over \$2,000,000 to be quoted.

*Self-declaration, and Accountants certificate.

RESIDENTIAL CONSTRUCTION

LVR	PRINCIPAL & INTEREST	INTEREST ONLY	MAXIMUM LOAN SIZE
UP TO 60%	8.24%	8.24%	\$2,000,000
UP TO 70%	8.49%	8.49%	\$2,000,000
UP TO 80%	8.74%	8.74%	\$2,000,000

RESIDENTIAL CONSTRUCTION More Than two dwellings

LVR	INTEREST ONLY/P&I	
UP TO 70%	9.99%	\$5,000,000
UP TO 70%	10.49%	\$15,000,000
UP TO 65%	10.79%	\$25,000,000

- Higher Loan Amounts Considered
- Multiple Dwellings Considered
- Commercial/ Multi Dwelling Development Construction Finance Considered
- Residual Stock Considered

CONTACT DAVID HULSTON - david@aaamoney.com.au