

Product	Home Loans	Mortgages	Iden Group
6.32%	8.95%	7.24%	
7.78%	9.227%	8.253%	
0.5% upfront, 0.2% trail	0.6% upfront, no trail	0.44% upfront, no trail	

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Product Showcase

All figures correct at time of press. The comparison rates given below only apply to the examples provided. Different amounts, fees and terms will result in different comparison rates, and may influence the cost of the loan. Please contact the lender directly for their comparison rate schedule

Acuity Home Loans

LOW START GOLD STAR

INTRODUCED 1 JULY 2007

DESCRIPTION INTRODUCTORY DISCOUNT

INTEREST RATE THAT REVERTS TO LOW

STANDARD VARIABLE RATE. FULL DOC

MORTGAGE RATE FIRST 6 MTHS 6.32%

THEN 7.72%, FIRST 12 MTHS 7.02% THEN

7.72%, OTHER OPTIONS 6, 12, 18, 24 MTHS,

COMPARISON RATE 7.78% 6-MTH OPTION,

7.78% 12-MTH OPTION

MAXIMUM LVR 95%

MAX. LOAN SIZE \$4,000,000

BREAK COSTS 1.5 TIMES NOTIONAL

REPAYMENT < 5 YEARS

ESTABLISHMENT FEE NO

COMPARISON RATE STATEMENT BASED

ON \$300,000 LOAN OVER 30 YEARS

INTEREST ONLY UP TO 10 YEARS

REDRAW NO MIN. REDRAW AMOUNT,

INTERNET OR TELEPHONE, UNLIMITED

REPAYMENT WEEKLY, FORTNIGHTLY, TWICE

MONTHLY, MONTHLY, NOMINATED DAY AND

DATE. ADDITIONAL PAYMENTS AT ANY TIME

REPAYMENT METHOD DIRECT DEBIT FROM

BANK ACCOUNT, BPAY CREDIT, SALARY CREDIT

Paramount Mortgages

80% FULL DOC UNLIMITED ARREARS

AND DEFAULTS

INTRODUCED NEW

DESCRIPTION A TRUE UNLIMITED ARREARS

AND DEFAULTS PRODUCT OFFERING AN

ATTRACTIVE RATE OF 8.95% VARIABLE UP TO

80% LVR. THIS PRODUCT ALSO PROVIDES A

30-YEAR LOAN TERM WITH BOTH CODE AND

NON-CODE OPTIONS AVAILABLE

COMPARISON RATE (\$300,000/30-YR

TERM) 9.227%

MAXIMUM LVR 80%

BREAK COSTS REGULATED: YEARS

1-3 1.5% OR \$2,000, WHICHEVER IS THE

GREATER, UNREGULATED: YEARS 1-3 1.5%

OR \$3,000, WHICHEVER IS THE GREATER

COMMISSION 0.6% UPFRONT, NO TRAIL

ESTABLISHMENT FEE 2%

OTHER LEGAL AND VALUATION FEES APPLY

Iden Group

EQUITY FINANCE MORTGAGE (EFM)

INTRODUCED JULY 2007

DESCRIPTION SUITABLE FOR BORROWERS

WHO WANT TO INCREASE THEIR BORROWING

CAPACITY OR REDUCE THEIR MONTHLY

LOAN REPAYMENTS. THE EFM ALLOWS

YOU TO BORROW UP TO 20% OF A

PROPERTY'S VALUE. THE EFM IS AVAILABLE

TO INDIVIDUALS FOR OWNER-OCCUPIED

PURPOSES ONLY. THIS PRODUCT IS

CONSIDERED A SECOND MORTGAGE WHICH

HAS TO BE TAKEN IN CONJUNCTION WITH A

TRADITIONAL HOME LOAN

MORTGAGE RATE NIL ON THE EFM PORTION

COMPARISON RATE N/A FOR THE EFM

MAXIMUM LVR EFM LVR: 10%, 15% OR

20%, MAXIMUM TOTAL LVR 95%

BREAK COSTS \$275

COMMISSION PLEASE SEE YOUR IDEN BDM

ESTABLISHMENT FEE NO

OTHER EFM LEGAL FEE: \$242 (INCL GST).

ADDITIONAL LEGAL FEES APPLY TO FIRST

MORTGAGE. VALUATION FEES \$275 (ONE

VALUATION COVERS BOTH THE FIRST

MORTGAGE AND THE EFM)

6.32%

MORTGAGE
RATE

7.78%

(\$300,000/30-yr term)

COMPARISON
RATE

0.5% upfront, 0.2% trail

COMMISSION

Adam Hartard

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www.acuityhomeloans.com



8.95%

MORTGAGE
RATE

9.227%

(\$300,000/30-yr term)

COMPARISON
RATE

0.6% upfront, no trail

COMMISSION

James Kingsley

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7.24%

MORTGAGE
RATE

8.253%

(\$100,000/25-yr term)

COMPARISON
RATE

0.44% upfront, no trail

COMMISSION

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Product Showcase	Facility Name/Loan	Minimum Mortgage	Loan Term
6.32%	8.95%	7.24%	

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Mortgage Ezy

3 YEAR FIXED

INTRODUCED 21 AUGUST 2007

DESCRIPTION 3-YEAR INTEREST ONLY BOTH REGULATED AND UNREGULATED. FEATURES INCLUDE SALARY CREDITING, DIRECT DEBIT, UNLIMITED INTERNET OR PHONE BANKING WITH FREE ELECTRONIC REDRAW AND DEPOSIT BOOK

MAXIMUM LVR 100%

BREAK COSTS APPLY

ESTABLISHMENT FEE \$440

OTHER LEGALS AND VALUATIONS APPLY

COMPARISON RATE STATEMENT UP TO \$250,000 OVER 25 YEARS

7.34%

MORTGAGE RATE

8.12%

COMPARISON RATE
(\$100,000/25-yr term)

Up to 2% upfront or
up to 0.5% trail

COMMISSION

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MMA Loan Management

LO DOC 90

INTRODUCED AUGUST 2007

DESCRIPTION PRODUCT IS DESIGNED TO CATER TO THE SELF-EMPLOYED APPLICANT WHO IS NOT ABLE TO PROVIDE FINANCIALS AT THE TIME OF APPLICATION. THE PRODUCT FEATURES FREE INTERNET AND TELEPHONE BANKING, FREE UNLIMITED REDRAW, MULTIPLE LOAN ACCOUNTS, UNLIMITED EXTRA REPAYMENTS, ATM DEBIT CARD

MORTGAGE RATE 8.39% INCLUSIVE OF 0.80% UPFRONT

MAXIMUM LVR 90%

BREAK COSTS APPLY IN THE FIRST FIVE YEARS

COMMISSION 0.80% UPFRONT COMMISSION + TRAILING COMMISSION OF YOUR CHOICE TO BE ADDED TO THE INTEREST RATE PAID FOR THE LIFE OF THE LOAN

ESTABLISHMENT FEE \$605 (INCL FIRST VALUATION)

COMPARISON RATE STATEMENT COMPARISON RATE ONLY APPLICABLE TO THE EXAMPLE PROVIDED

8.39%

MORTGAGE RATE

8.49%

COMPARISON RATE
(\$100,000/25-yr term)

Details above

COMMISSION

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MMA Loan Management

MMA LO DOC – NO MORTGAGE INSURANCE

INTRODUCED AUGUST 2007

DESCRIPTION PRODUCT IS DESIGNED TO CATER TO THE SELF-EMPLOYED APPLICANT WHO IS NOT ABLE TO PROVIDE FINANCIALS AT THE TIME OF APPLICATION. FEATURES FREE INTERNET AND TELEPHONE BANKING, FREE UNLIMITED REDRAW, MULTIPLE LOAN ACCOUNTS, UNLIMITED EXTRA REPAYMENTS, NO ANNUAL OR MONTHLY FEES

MORTGAGE RATE 7.84% INCLUSIVE OF 0.80% UPFRONT

MAXIMUM LVR 80%

BREAK COSTS APPLY IN THE FIRST FIVE YEARS

COMMISSION 0.80% UPFRONT COMMISSION + TRAILING COMMISSION OF YOUR CHOICE TO BE ADDED TO THE INTEREST RATE PAID FOR THE LIFE OF THE LOAN

ESTABLISHMENT FEE \$605 (INCL FIRST VALUATION)

OTHER • 4 FREE SUB-ACCOUNTS AVAILABLE
• NO MORTGAGE INSURANCE APPLICABLE

7.84%

MORTGAGE RATE

7.94%

COMPARISON RATE
(\$100,000/25-yr term)

Details above

COMMISSION

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Royal Guardian Mortgage Corporation

REFI 95

INTRODUCED AUGUST 2007

DESCRIPTION FULL-DOC LOAN ALLOWING UNLIMITED DEBTS TO BE REFINANCED UP TO 95% LVR AND PAID OUT AT SETTLEMENT. THIS LOAN IS FOR CLIENTS WITH CLEAN CREDIT AND NO ARREARS, AND WHO ALSO DEMONSTRATE STABLE EMPLOYMENT AND STRONG SERVICING

MAXIMUM LVR 95%

BREAK COSTS 1.5%

ESTABLISHMENT FEE \$550

OTHER VALUATION AND LEGAL FEES

COMPARISON RATE STATEMENT THE COMPARISON RATE DISCLOSED APPLIES ONLY TO THE EXAMPLE GIVEN

7.79%

MORTGAGE RATE

7.96%

COMPARISON RATE
(\$250,000/25-yr term)

0.8% upfront, 0.25% trail

COMMISSION

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