

Product Showcase		
Avanti Commercial	CSC Home Loans	Paramount Mortgages
N/A	7.24%	

Mortgage Professional Australia
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Product Showcase

Avanti Commercial

BUSINESS FINANCE

INTRODUCED EXPANDED 6/2007

DESCRIPTION DEBTOR FINANCE, INVENTORY FINANCE – STANDALONE FACILITIES WITH NO PROPERTY SECURITY TAKEN

MAXIMUM LVR N/A

BREAK COSTS N/A

ESTABLISHMENT FEE 1% PLUS GST

OTHER TRANSACTION FEE FROM 3% OF AMOUNT DRAWN, ONE-OFF SETTLEMENT FEE APPLIES

CSC Home Loans

CSC 50% FIXED

INTRODUCED JULY 2007

DESCRIPTION FULL-DOC LOAN FOR RATE-CONSCIOUS BORROWERS WITH A 50% FIXED RATE PORTION AND A 50% VARIABLE RATE PORTION. CODE AND NON-CODE, I/O AND P&I
MORTGAGE RATE 50% FIXED FOR 3 OR 5 YEARS AT 7.15% PA AND 50% VARIABLE AT 7.49% PA. NO ONGOING FEES

MAXIMUM LVR 95%, LMI APPLIES ON LOANS ABOVE 80%

ESTABLISHMENT FEE APP FEE \$297, VAL FEE \$220 OR AS PER SCALE, LEGALS \$450, SETTLEMENT FEE \$300

Paramount Mortgages

95% FULL DOC DEFAULTS OK

INTRODUCED NEW

DESCRIPTION FULL-DOC LOAN UP TO 95% LVR DEFAULTS OK AT 7.24%. 30-YEAR LOAN TERM WITH A VARIABLE RATE DISCOUNTED FOR THE FIRST 18 MONTHS THEN REVERTING TO 8.10%. CAN REQUEST FOR LMI TO BE CAPITALISED AND DOES NOT USE EITHER OF THE TWO MAJOR MORTGAGE INSURERS

MAXIMUM LVR 95% + LMI

BREAK COSTS \$1,500 IN THE FIRST 3 YEARS AND PRO RATA THEREAFTER

ESTABLISHMENT FEE \$1,675

OTHER LMI MAY BE PAYABLE

N/A	MORTGAGE RATE
N/A	COMPARISON RATE
Up to 0.75% upfront	COMMISSION

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DETAILS ABOVE	MORTGAGE RATE
7.35% (\$300,000/30 years)	COMPARISON RATE
0.6% upfront and 0.25% trail on variable rate portion only	COMMISSION

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7.24%	MORTGAGE RATE
8.253% (\$100,000/25-year term)	COMPARISON RATE
0.44% upfront, no trail	COMMISSION

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Product Showcase		
Event Commercial	ASIC (State Loans)	Government Mortgage
<p>Event Commercial</p> <p>Product Name: [...] Description: [...] Mortgage Rate: [...] Comparison Rate: [...] Commission: [...]</p>	<p>ASIC (State Loans)</p> <p>Product Name: [...] Description: [...] Mortgage Rate: [...] Comparison Rate: [...] Commission: [...]</p>	<p>Government Mortgage</p> <p>Product Name: [...] Description: [...] Mortgage Rate: [...] Comparison Rate: [...] Commission: [...]</p>
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Note!

All figures are 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.

Better Mortgage Management

BMM HIGHLAND NO DOC 80
INTRODUCED JULY 2007
DESCRIPTION INNOVATIVE NO-DOC PRODUCT WITH NO ABN REQUIRED, NO LMI PAYABLE AND LOAN AMOUNTS TO \$1M
MORTGAGE RATE 9.54% TO 60% LVR, 9.74% TO 70%, 10.04% TO 80%
COMPARISON RATE (\$100,000/25-YEAR TERM) 9.65% TO 60%, 9.85% TO 70%, 10.15% TO 80%
MAXIMUM LVR 80%
BREAK COSTS 2.75% OF LOAN AMOUNT WITHIN FIRST FIVE YEARS OF LOAN
ESTABLISHMENT FEE \$495

Mortgage Ezy

MAXI 90% LO DOC
INTRODUCED 6 JUNE 2007
DESCRIPTION A TRUE LOW-DOC 90% FULLY FEATURED THAT HAS A MARKET LEADING RATE AND WITHOUT THE NECESSITY OF BANK STATEMENTS, ACCOUNTANT LETTERS OR OTHER SUBSTANTIATIONS THAT ARE REQUIRED BY OTHER LENDERS
MAXIMUM LVR 90%
BREAK COSTS APPLY
ESTABLISHMENT FEE \$440
OTHER LEGALS AND VALUATIONS APPLY
COMPARISON RATE STATEMENT UP TO \$250,000 OVER 25 YEARS

DETAILS ABOVE	MORTGAGE RATE
8.253% (\$100,000/25-yr term)	COMPARISON RATE
0.80% upfront and 0.20% trail	COMMISSION

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8.24%	MORTGAGE RATE
8.29% (\$100,000/25-year term)	COMPARISON RATE
Up to 2% upfront or up to 0.5% trail	COMMISSION

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Product Showcase		
Avanti Commercial	Classic Stable Loans	Reserve Mortgage
<p>INTRODUCED JULY 2007</p> <p>DESCRIPTION UP TO 85% LVR ON FIRST MORTGAGE AGAINST COMMERCIAL RETAIL INDUSTRIAL PROPERTY, NO LMI, NO ONGOING FEES – SPECIALISED SECURITIES UP TO 70% LVR. FULL-DOC ONLY</p> <p>MAXIMUM LVR UP TO 85% LVR</p> <p>BREAK COSTS APPLY</p> <p>ESTABLISHMENT FEE FROM 0.25%</p> <p>OTHER VALUATION, LEGALS AND SETTLEMENT FEE. GOVT DUTIES AND DISBURSEMENTS APPLY</p>	<p>INTRODUCED JULY 2007</p> <p>DESCRIPTION UP TO 100% FIXED FOR 3 YEARS. FEATURES SALARY CREDITING, DIRECT DEBIT, UNLIMITED INTERNET AND PHONE BANKING WITH FREE ELECTRONIC REDRAW AND DEPOSIT BOOK. OFFSET ACCOUNT IS ALSO AVAILABLE</p> <p>MAXIMUM LVR 100%</p> <p>BREAK COSTS APPLY</p> <p>ESTABLISHMENT FEE \$440</p> <p>OTHER LEGALS AND VALUATIONS APPLY</p> <p>COMPARISON RATE STATEMENT UP TO \$250,000 OVER 25 YEARS</p>	<p>7.24%</p>

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Avanti Commercial

HIGH LVR PREMIUM COMMERCIAL LOAN

INTRODUCED JULY 2007

DESCRIPTION UP TO 85% LVR ON FIRST MORTGAGE AGAINST COMMERCIAL RETAIL INDUSTRIAL PROPERTY, NO LMI, NO ONGOING FEES – SPECIALISED SECURITIES UP TO 70% LVR. FULL-DOC ONLY

MAXIMUM LVR UP TO 85% LVR

BREAK COSTS APPLY

ESTABLISHMENT FEE FROM 0.25%

OTHER VALUATION, LEGALS AND SETTLEMENT FEE. GOVT DUTIES AND DISBURSEMENTS APPLY

Mortgage Ezy

3 YEAR PROF PACK

INTRODUCED JULY 2007

DESCRIPTION UP TO 100% FIXED FOR 3 YEARS. FEATURES SALARY CREDITING, DIRECT DEBIT, UNLIMITED INTERNET AND PHONE BANKING WITH FREE ELECTRONIC REDRAW AND DEPOSIT BOOK. OFFSET ACCOUNT IS ALSO AVAILABLE

MAXIMUM LVR 100%

BREAK COSTS APPLY

ESTABLISHMENT FEE \$440

OTHER LEGALS AND VALUATIONS APPLY

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

from 8.35%

MORTGAGE RATE

N/A

COMPARISON RATE

0.75% upfront, trail can be added to the rate

COMMISSION

7.09%

MORTGAGE RATE

7.80%

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

Up to 2% upfront or up to 0.5% trail

COMMISSION

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