

RRP

**6.44%** P.A.  
(CPR: 6.86%)

# SMSF

- Loan Amount to \$2M 60% LVR Cat 1
- Loan Amount to \$1.2M 80% LVR Cat 2
- Benefit to Client available
- Express Rental cover only (*no loading*)
- Contributions, up to \$30K max for both PAYG and Self Employed (Higher amounts accepted by exception)
- 100% Offset account
- Actual rate of the offset for funds to be deposited post settlement or the actual rate of return for all funds and other liquid assets outside of the loan



SMSF								
LVR	60%		70%		75%		80%	
LOCATION	Cat 1 & Inner City	Cat 2	Cat 1 & Inner City	Cat 2	Cat 1 & Inner City	Cat 2	Cat 1 & Inner City	Cat 2
	RRP		RRP		RRP		RRP	
	6.44%		6.44%		6.74%		6.84%	
LOAN AMOUNT	\$2M	\$1.5M	\$2M	\$1.2M	\$2M	\$1.2M	\$2M	\$1.2M
CAT 2 ≤ 80% LVR to \$12M	6.44%							
REGIONAL CAT 3&4 ≤ 70% LVR to \$500K	7.44 %							
INTEREST ONLY	Add 0.30							
BENEFIT TO CLIENT	Add 0.20							
OFFSET	Add 0.00							
SPECIALITY & HIGH DENSITY	Add 0.50							
	(High Risk properties, Credit Score <600 & Security living area <50m²)							
ESTIMATED FEES								
APPLICATION FEE	\$190+GST							
VALUATION FEE	At Cost							
FUNDER'S LEGAL FEE	\$590 plus disbursements (more complex transactions refer to panel fee schedule)							
SETTLEMENT FEE	\$250							
LENDER RISK FEE	NIL							
ANNUAL FACILITY FEE	\$395 <sup>[1]</sup>							
DISCHARGE FEE	\$1950							
LOAN SIZE BY LOCATION								
See Postcode Guide for details on classification.								
Cat 3 & 4								
60% LVR to \$750K			70% LVR to \$500K			80% LVR to \$400K		
SPECIFICATIONS								
TERM	30 years. 5 years maximum IO.							
	Living in Australia		Living Overseas		Income in Australia		Income Overseas	
AUSTRALIAN CITIZENS	Yes		No		Yes		No	
PERMANENT RESIDENTS	Yes		No		Yes		No	
TEMPORARY RESIDENTS	No		No		No		No	

[1] The Annual Facility for 1 year is payable at settlement and on the annual settlement anniversary thereafter.

# SMSF Checklist

Applicants Name:  Date: 

A	REQUIRED FOR ALL SMSF APPLICATIONS	Y
A1	Fully completed Loan Application and Identification (VOI)	<input type="checkbox"/>
A2	Ezy Servicing Calculator	<input type="checkbox"/>
A3	Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed. *** Certification can be a settlement condition ***	<input type="checkbox"/>
A4	Accountant/Planner Letter to confirm annual running costs if newly established (Minimum accepted for servicing \$2,000 p.a.)  <b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Loan Application Cover Sheet</li> <li>• Loan Summary Notes</li> <li>• Equifax Fraud Check</li> <li>• Comprehensive Credit Report (CCR) for all individuals</li> <li>• Equifax Company/Business Enquiry (all current Directorships)</li> <li>• Valuation report listing Source Funding as an interested party</li> </ul>	<input type="checkbox"/>
B	PURCHASE	Y / N / N/A
B1	Contract of Sale - including all annexures and special conditions(Funds to complete will be based on the assets in the SMSF balance sheet)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C	REFINANCE	Y / N / N/A
C1	Last 3 months statements for all debt(s) being refinanced not older than 45 days at conditional approval	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C2	Council Rates notice on security property	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D	PAYG	Y / N / N/A
D1	2 pay slips no older than 60 days or current employment contract at conditional approval	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D2	SGC payments recorded on pay slips OR Letter/Email from the employer/adviser/client stating that all future SGC payments will be directed to the SMSF	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D3	If additional contributions are required, 3 months for regular evidence by way of bank statements (Industry or CMA) OR 1 year for lump-sum evidenced OR Letter from Accountant/ Financial planner up to max SGC allowable for each member  <b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• ABN Search for the employer</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
E	SELF-EMPLOYED	Y / N / N/A
E1	Last year's Accountant prepared Financial Statements with Balance Sheet including previous years Profit & Loss for comparison purposes not older than 18 months at conditional approval. If additional contributions are required, a Letter from Accountant/Financial planner up to max SGC allowable for each member (Note: The Financials net profit must support this correspondence)  <b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Company ASIC Search (If applicable)</li> <li>• Business ABN Search</li> <li>• Accountant or Tax Agent Search (ATO)</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
F	COMPANY OR TRUST (CORPORATE TRUSTEES)	Y / N / N/A
F1	Most recent 1 year SMSF trust financial statements (based on accounting practice submission timelines)  <b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Company ASIC Search (all Trustees)</li> <li>• SMSF ABN Search (Complying Fund)</li> <li>• Accountant or Tax Agent Search (ATO)</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
G	RENT	Y / N / N/A
G1	Residential - Latest Rental Statement OR if vacant Real Estate Rental Appraisal Letter not older than 45 days at conditional approval	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
G2	Commercial – Copy of current formal lease agreement and evidence of payment over most recent 3 months (ie via Bank statements not older than 45 days at conditional approval)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

# Benefit to Client SMSF Checklist *(Refinance Only)*

Applicants Name:  Date:

A	REQUIRED FOR ALL BENEFIT TO CLIENT SMSF APPLICATIONS	Y
A1	Fully completed Loan Application and Identification (VOI)	<input type="checkbox"/>
A2	Servicing Calculator (Benefit to Client)	<input type="checkbox"/>
A3	Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed *** Certification can be a settlement condition ***	<input type="checkbox"/>
	<b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Loan Application Cover Sheet</li> <li>• Loan Summary Notes</li> <li>• Equifax Fraud Check</li> <li>• Comprehensive Credit Report (CCR) for all individuals</li> <li>• Equifax Company/Business Enquiry (all current Directorships)</li> <li>• Valuation report listing Source Funding as an interested party</li> </ul>	
B	REFINANCE	Y / N / N/A
B1	Loan statements not older than 45 days at conditional approval confirming 1 year clear repayment history	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
B2	Council Rates notice on security property	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C	SMSF AND PROPERTY TRUST - TRUSTEES	Y / N / N/A
C1	<b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Company ASIC Search</li> <li>• SMSF ABN Search (Complying Fund)</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>



# Rent Cover SMSF Checklist *(Refinance Only)*

Applicants Name:  Date:

A	REQUIRED FOR ALL RENT COVER SMSF APPLICATIONS	Y
A1	Fully completed Loan Application and Identification (VOI)	<input type="checkbox"/>
A2	Servicing Calculator (Rent Cover)	<input type="checkbox"/>
A3	Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed *** Certification can be a settlement condition ***	<input type="checkbox"/>
	<b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Loan Application Cover Sheet</li> <li>• Loan Summary Notes</li> <li>• Equifax Fraud Check</li> <li>• Comprehensive Credit Report (CCR) for all individuals</li> <li>• Equifax Company/Business Enquiry (all current Directorships)</li> <li>• Valuation report listing Source Funding as an interested party</li> </ul>	
B	REFINANCE	Y / N / N/A
B1	Loan statements not older than 45 days at conditional approval confirming 1 year clear repayment history	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
B2	Council Rates notice on security property	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C	RENT	Y / N / N/A
C1	Residential – Consistent rental income evidence for last 12 months (either rental statements and/or rental credits to CMA bank statements) not older than 45 days at conditional approval	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D	SMSF AND PROPERTY TRUST - TRUSTEES	Y / N / N/A
D1	<b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Company ASIC Search</li> <li>• SMSF ABN Search (Complying Fund)</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>