


# PARAMOUNT



Product	97% Non Genuine Savings	95% Non Genuine Savings	90% Non Genuine Savings 2 Paid Defaults Considered	75% Paid Defaults Considered
<b>Type</b>	Securitised	Securitised	Securitised	Securitised
<b>Term &amp; Interest Rate</b>	7.63% Up to 30 years	8.02% Up to 30 years	8.02% Up to 30 years	8.02% Up to 30 years
<b>Commission</b>	0.44% Upfront Nil Trail	0.6% Upfront 0.20% Trail	0.6% Upfront 0.20% Trail	0.6% Upfront 0.20% Trail
<b>Application Fee</b>	\$1280.00+ \$395.00	\$995.00	\$995.00	\$995.00
<b>P &amp; I or Interest Only</b>	P/I Up to 30 years	P/I Up to 30 years I/O considered for investor only	P/I Up to 30 years I/O considered for investor only	P/I Up to 30 years I/O considered for investor only
<b>Repayment</b>	Fortnightly and Monthly	Fortnightly and Monthly	Fortnightly and Monthly	Fortnightly and Monthly
<b>Max LVR</b>	97%	95%	90%	75%
<b>Security</b>	Residential	Residential	Residential	Residential
<b>Tax Returns</b>	Yes (self employed)	Yes (self employed)	Yes (self employed)	Yes (self employed)
<b>Loan Amounts</b>	\$25,000 - \$750K Amounts subject to location	\$30,000 - \$650K Amounts subject to location	\$30,000 - \$650K Amounts subject to location	\$30,000 - \$650K Amounts subject to location
<b>Clawback</b>	100% within first 12 months and 50% within next 6 months	100% within 12months	100% within 12months	100% within 12 months
<b>Other Fees</b>	Legal and valuation	Legal and valuation	Legal and valuation	Legal and valuation
<b>ERF</b>	No	No	No	No
<b>Loan Purpose</b>	Code and Non-Code	Code and Non-Code	Code and Non-Code	Code and Non-Code
<b>Special Conditions</b>	12 month rental ledger or letter from landlord confirming good conduct accompanied by a lease agreement #1	Max 2 Paid Telco's no more than \$1K in total paid more than 12 months ago. Deposit cannot include proceeds of a personal loan. Any post code considered. #2	Max 2 Paid Telco's no more than \$1K in total paid more than 12 months ago. Deposit cannot include proceeds of a personal loan. Any post code considered. #3	Paid defaults considered with good explanation. Deposit cannot include proceeds of a personal loan. Any post code considered. #4

# PARAMOUNT



Product	80% Full Doc Unlimited Arrears and Defaults	80% Full Doc Arrears And Minor Defaults Considered	75% Residential Lo Doc	80% Residential Lo Doc No BAS & No Trading Statements
<b>Type</b>	Private	Private	Private	Private
<b>Term &amp; Interest Rate</b>	From 9.85% Up to 30 Years	7.85% Up to 30 Years	9.60% - 9.70% Up to 30 Years	7.33% Up to 30 Years
<b>Commission</b>	0.7% Upfront Nil Trail	0.7% Upfront Nil Trail	0.5 Upfront Nil Trail	0.70- 1.2% Up front Nil Trail
<b>Application Fee</b>	1.10%	1.10%	2%	1-2% + \$395.00
<b>P &amp; I or Interest Only</b>	P/I and I/O	P/I and I/O	P/I and I/O	P/I and I/O
<b>Repayment</b>	Weekly/Fortnightly/Monthly	Weekly/Fortnightly/Monthly	Fortnightly/Monthly	Weekly/Fortnightly/Monthly
<b>Max LVR</b>	80%	80%	75% Self employment 2 years ABN min 12 months	80%
<b>Security</b>	Residential	Residential	Residential	Residential, Rural/ Residential
<b>Tax Returns</b>	Yes (self employed)	Yes (self employed)	Self certify income & accountants letter required for lo doc	Income declaration and accountant letter or 12 months BAS statements
<b>Loan Amounts</b>	QLD VIC NSW WA SA Metro max 30K-800K	QLD VIC NSW WA SA Metro max 30K-800K	Up to \$1M	\$25k - 1.5M up to 60% LVR or \$1M up to 80% LVR
<b>Clawback</b>	No	No	No	No
<b>Other Fees</b>	Legal, Valuation & Risk Fee 1.30%	Legal, Valuation & Risk Fee 0.35%	Legal and Valuation	Valuation \$200.00 (additional \$220.00) & legal \$275.00
<b>ERF</b>	No	No	Non-code Y1-Y5 \$1325 + 3 months int	No
<b>Loan Purpose</b>	Code and Non-Code	Code and Non-Code	Code and Non-Code	Code and Non-Code
<b>Special Conditions</b>	#5	Construction OK (owner builder no) will take up to 2 non-financial defaults ignored if total < \$1,000 #6	One paid or unpaid default under \$5K, Up to 2 telco/utility defaults under \$2K ignored. Defaults paid over 2 years ago and under \$5K ignored. #7	Cash out restrictions apply call 1300 799 399 to discuss #8

# PARAMOUNT



Product	80% Full Doc Minor Defaults Considered	Paramount Credit Repair Lo Doc 12 month Loan	66% Paramount Jumbo Residential
Type	Private	Private	Private
Term & Interest Rate	8.85% Up to 30 Years	From 12.35%-13.35%	From 9.5%-11.5%
Commission	0.7% Upfront Nil Trail	.5% up front Nil trail	1% up front 0.25% Trail
Application Fee	1.10%	\$995	2%
P & I or Interest Only	P/I and I/O	I/O	12 months - 5 Years
Repayment	Weekly/Fortnightly/Monthly	Monthly	Monthly
Max LVR	80%	75%	66%
Security	Residential	Residential	Commercial, Industrial & Residential
Tax Returns	Yes (self employed)	No	No
Loan Amounts	QLD VIC NSW WA SA Metro max 30K-800K	\$50K - \$1.5M dependant on lvr	\$100K - \$5M
Clawback	No	No	No
Other Fees	Legal, Valuation & Risk Fee 0.75%	Legal, Valuation & Risk fee 2.75%	Legal and Valuation
ERF	No	No	One months interest after 6 months
Loan Purpose	Code and Non-Code	Non-Code/Code	Non-Code
Special Conditions	Up to 2 Defaults <5K total, paid default >2y & under 5K ignored #15	Accountant letter and 6 months business trading account statements #10	NSW, QLD & VIC Metro #9