

Urban Low Doc - product guide

When your paperwork falls behind



Key Characteristics

- Are you self employed and may not have financials?
- ABN registered for 2 years.
- Purchasing or refinancing.

Parameters

ELIGIBILITY	:	Self Employed (self certified 2 year ABN)
LOAN PURPOSE	:	Purchase - Refinance (owner occupied)- Limited cash Out
LOAN AMOUNT	:	From \$50,000 to \$1,000,000
INCOME VERIFICATION	:	Previous 12 months ATO BAS
LOAN TERM	:	From 15-30 years
MAXIMUM LVR	:	80%
LMI CAPITALISATION	:	Yes to max LVR of 95% Incl.
FIXED RATE OPTIONS	:	1-5 years
MIN PORTION AMOUNT	:	\$10,000
LMI PREMIUM	:	Payable by the borrower
INTEREST ONLY OPTION	:	1-10 years
LINE OF CREDIT	:	Yes

Loan Features

Redraw available	:	Yes	Inward deposit book payments	:	Yes
Split loan	:	Yes	Inward B'Pay	:	Yes
Dynamic repayments	:	Yes	Outward 3 rd party direct debits	:	YES
Inward direct credits	:	Yes	Loan Access System (LAC)	:	Yes
Inwards direct debits	:	Yes	Debit MasterCard	:	Yes
Inter account transfers	:	Yes			

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you'll be streets ahead...