



HOME LOANS

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Report prepared for: David McKenzie

Summary

What you need to pay:		What you have available:	
Purchase Price:	\$508,620.00	First Home Owners Grant:	\$10,000.00
State Fees & Charges:	\$856.00	Savings:	\$6,000.00
Loan Establishment Costs:	\$0.00	Gift:	\$0.00
Lender's Mortgage Insurance:	\$14,467.00	Deposit Paid:	\$25,431.00
Consolidated Debts:	\$0.00	Sale Proceeds:	\$0.00
Fees:	\$0.00	Other:	\$0.00
		Loan Amount:	\$482,512.00
Funds Required:	\$523,943.00	Funds Available:	\$523,943.00
Surplus/Shortfall:	\$0.00		

Loans:

Loan 1:

Lender:	Westpac		
Product:	Flexi First Option 2 Year Introductory Max LVR=95%		
Loan Amount:	\$482,512.00	Repayment Type:	P & I
Interest Rate:	2.29%	Term (Years)	30
Comparison Rate:	2.72%		
Annual Fee:	\$0.00	Monthly Payment:	\$1,857.84
Monthly Fee:	\$0.00	Fortnightly Payment:	\$856.26
Upfront Fee:	\$0.00	Weekly Payment:	\$427.87

Properties:

Property 1: 1 NEW Property Street, Cranbourne, Victoria 3977

State:	VIC	Transfer Stamp Duty:	\$0.00
Value of Property:	\$508,620.00	Mortgage Stamp Duty:	\$0.00
Primary Finance Purpose:	Purchase	Mortgage Registration:	\$110.80
Property Use:	Owner Occupied	Land Transfer Registration:	\$745.00
Property Status:	Land And Construction	Discharge Registration:	\$0.00
		First Home Buyers Concession:	Yes

Number of Securities:	1
Number of Loans:	1
Final Loan Amount:	\$482,512.00
Total Security Amount:	\$508,620.00
Loan to Value Ratio:	94.87 %

**Note: Comparison Rate based on loan of \$150,000 over a 25 year term. Conditions apply and fees and charges may be payable.*

WARNING: The Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayments fees, and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

Whilst all care has been taken in the preparation of repayment schedules, graphs and other loan details and estimates of fees, no responsibility will be held for their reliability. We recommend that all loan details and fee estimates be confirmed with the appropriate Lender(s), Government Department and/or your legal representative prior to you making a decision on whether to proceed with a loan.

LMI estimates have been calculated using the highest Genworth premium rates based on regulated loans. Please refer to the applicable lenders' LMI Rate Card/Calculator for an estimate of the LMI fees for your client's particular circumstances.