



Homeloans Quick Reference

Full Doc Products

- Homeloans MoniPower & Homeloans Prosmart available to 95% LVR + Cap LMI
- Homeloans Ultra and Ultra Plus available to 95% LVR inc LMI purchases only
- 6 months full time employment in current role
- Mortgage insurers QBE and Genworth and balance sheet lending up to 80% LVR
- Vacant Land Available up to 90% LVR
- Company applicants/ Unit and Family Trusts ok
- Business debt refinancing acceptable (excluding working capital or tax debt)
- Cash out available

Product	LVR	Niche	Rate variable p.a	LMI payable	Construction/ Land	Refinance	Annual fee	
Homeloans Ultra Plus	90 + LMI (95% inc LMI purchases only)*	Low rate	< 75% LVR 6.64% ^ > 75% LVR 6.54%	> 80% LVR	Yes/Yes	Yes	\$330 Free Redraw	Once off \$100 per split
Homeloans Ultra	90 + LMI (95% inc LMI purchases only)*	No annual fee	< 75% LVR 6.79% ^ > 75% LVR 6.69%	> 80% LVR	Yes/Yes	Yes	No	
Homeloans ProSmart	95 + LMI	Low LMI	6.79%	< 85% Flat LVR \$699 max \$400K	Yes/Yes	Yes 85% LVR + LMI	No	
Homeloans MoniPower	95 + LMI	95% construction owner occupied	6.84%	> 80% LVR	Yes/Yes	Yes.	No	Offset account

Lo Doc Products

- Available up to 80% LVR including LMI (purchase and construction only)
- Must have ABN 2 years minimum/ GST registration 12 months
- Ultra Lo Doc: 3 months trading statements required regardless of LVR
- No BAS or transaction statements required for Homeloans MoniPower up to 80% LVR (purchases only, vacant Land)
- Genuine Savings of 20% required over 60% LVR
- Company and Trusts acceptable
- Refinance and Cash out available to 60% LVR

Product	LVR	Niche	Rate variable p.a	Redraw	Construction/ Land	Refinance	Ongoing fees
Homeloans Ultra Plus Lo Doc	80	Low rate	< 60% LVR 7.34% > 60% LVR 7.14%	Free unlimited No minimum	Yes/ Yes	Yes to 80% LVR with QBE	\$330
Homeloans ProSmart Lo Doc	60	Refinance Business purposes	8.09%	Free	No	Yes	Nil
Homeloans MoniPower Lo Doc	80	No BAS > 60% Cash out	8.14%	Free/ Offset account	Yes/ Yes	Yes 60% LVR	

For further information speak to your Homeloans BDM.
Accredited brokers can visit www.homeloans.com.au/loanzone for full product specifications.



*Interest rate loading applies for Homeloans Ultra loans > 90% LVR. ^Rates shown for loans of <=75% LVR apply to loan values of \$200,000 and above. For loans of under \$200,000 the >75% LVR rate applies. Interest rates quoted are current as at 25 November 2011. Interest rates and lending policies may change at any time without prior notice. For current interest rates speak to your BDM or visit www.homeloans.com.au/loanzone. Homeloans Limited. ABN 55 095 034 003. Australian Credit Licence Number 247829.