

CSC HOME LOANS PRODUCT MATRIX

CSC HOME LOANS PRODUCT	LOW DOC NON CONFORMING 90%	NO DOC NON CONFORMING 75%
FUNDER	Interstar Non Conforming	Interstar Non Conforming
LOAN SIZE	\$50K-\$2M	\$50K-\$2M
MAX LVR	90% refer to underwriter	75% refer to underwriter
LOAN TERM	10 to 30 years	10 to 30 years
SPLIT LOANS	Up to 4	Up to 4
LOC OPTION	No	No
LINE OF CREDIT FEE	N/A	N/A
CONSTRUCTION LOAN	No	No
LOAN TYPE	P&I, I/O	P&I, I/O
INTEREST ONLY	Loading of 0.25% pa up to 5 years	Loading of 0.25% pa up to 5 years
RATE TYPE	Variable Only	Variable Only
LOAN PURPOSE	Code & Non Code	Code & Non Code
SECURITY	Residential refer to postcode schedule	Residential refer to postcode schedule
BORROWER TYPE	PAYG, Self Employed, Trusts, Company	PAYG, Self Employed, Trusts, Company
DOCUMENTATION	No tax returns No group certs	No tax returns No group certs No A & L
ABN NO	Depends	Depends
FEEES		
APPLICATION FEE	\$297 New, \$250 Increase	\$297 New, \$250 Increase
VALUATION FEE	Approx. \$220-\$440	Approx. \$220-\$440
SETTLEMENT FEE	1% Low Doc	1.5% No Doc
LEGAL FEES	\$450	\$450
LMI	No	No
ON-GOING FEES	Nil	Nil
EARLY REPAYMENT FEES	1st year 3.5%, 2nd year 2.0%, 3rd year 0.25%	1st year 3.5%, 2nd year 2.0%, 3rd year 0.25%
EARLY DISCHARGE ORIGINATOR FEE	No	No
DISCHARGE FEE	\$250	\$250
FEATURES		
STATEMENTS	Half yearly	Half yearly
CHEQUE BOOK	No	No
OFFSET ACC & DEBIT CARD	No	No
REDRAWS	Min \$2K	Min \$2K
RE DRAW FEE	\$20	\$20
SALARY CREDITING	No	No
INTERNET & PHONE BANKING	Yes	Yes