

Product Guide



	Full-doc loan	Mid-doc loan
Loan size	<ul style="list-style-type: none"> • \$500,000 to \$7,500,000 – single property • Up to \$10,000,000 – multiple properties • \$500,000 to \$2,500,000 – SMSF 	\$500,000 to \$4,000,000
Security property	Registered first mortgage over commercial or residential properties in major metro and select non-metro postcodes	Registered first mortgage over commercial or residential properties in major metro and select non-metro postcodes
Borrower purpose	<ul style="list-style-type: none"> • Commercial property investment (refinance, acquisition, cash out and ATO debt repayment) • Non-NCCP residential secured loans • SMSF loans 	<ul style="list-style-type: none"> • Commercial property investment (refinance, acquisition, cash out and ATO debt repayment) • Residual stock loans • Non-NCCP residential secured loans
Acceptable security	<ul style="list-style-type: none"> • Commercial, retail, industrial and residential properties • Specialised assets – childcare, boarding houses, student accommodation, service stations 	<ul style="list-style-type: none"> • Commercial, retail, industrial and residential properties • Specialised assets – childcare, boarding houses, student accommodation, service stations
Loan term	<ul style="list-style-type: none"> • Up to 20 years (5 years IO) • SMSF – up to 30 years P&I (5 years IO) 	<ul style="list-style-type: none"> • Up to 20 years (5 years IO)
Repayment type	<ul style="list-style-type: none"> • Interest only (up to 5 years) • Principal and interest • Prepaid interest (up to 1 year) 	<ul style="list-style-type: none"> • Interest only (up to 5 years) • Principal and interest • Prepaid interest (up to 1 year)
Maximum LVR	<ul style="list-style-type: none"> • 75% for commercial security where lending < \$3m, above that 70% • 80% for residential security, however if \geq 70% then: <ul style="list-style-type: none"> – Limit of \$3m if located in a metro area; and – Limit of \$1.75m if located in a regional centre* • 65% for specialised assets 	<ul style="list-style-type: none"> • 70% for commercial and residential security • 65% for specialised assets

* Defined as centres with population of >75,000, based on LGA.

INTEREST RATES*

	Full-doc loan	Mid-doc loan
<65% LVR	From 8.24%	From 8.74%
>65% LVR	From 8.54%	From 8.99%
Specialised assets	+100bps	+100bps
Term ≤ 12 months	+50bps	+50bps
Increased risk loading~	+50bps to 250bps	+50bps to 250bps

~Increased risk loadings applicable where we believe there is an increased risk (i.e. adverse credit, poor repayment history, borrower profile, asset quality, etc)

FEES^

	Full-doc loan	Mid-doc loan
Establishment fee	1.50% (includes 0.50% Broker Commission)	1.50% (includes 0.50% Broker Commission)
Monthly account keeping fee	\$20	\$20
Discharge fee	\$550 per title	\$550 per title
Legal fees	At cost	At cost
Valuation fees	At cost	At cost

^A Brokerage Fee of up to 3.3% (inc GST) maybe charged by the Broker, and if approved, can be included in the loan amount advanced.

SERVICEABILITY

	Full-doc loan	Mid-doc loan
Financial documentation	<ul style="list-style-type: none"> Last 2 years Accountant-prepared financials Last 2 years Personal Income Tax Returns for individuals Personal Statement of Assets and Liabilities for Individuals Existing or proposed Lease Agreements Current ATO Portals for Borrowers and Guarantors 	<p>Arch Finance Borrower Self-Certified Income Form plus a Personal Statement of Assets and Liabilities and must be supported by one of the following options:</p> <ul style="list-style-type: none"> Accountant's Letter (using Arch Finance's template) Bank trading account statements or Business Activity Statements (BAS): <ul style="list-style-type: none"> Loans <\$2m, minimum 6 months of statements Loans >\$2m, minimum 12 months of statements Executed Lease Agreements – where security property is subject to a current lease agreement

SERVICEABILITY (CONTINUED)

	Full-doc loan	Mid-doc loan
Debt Service Cover Ratio (DSCR)*	<p>Borrower (and associated Guarantors) must demonstrate a DSCR of at least:</p> <ul style="list-style-type: none"> • 1.20 times for metro areas • 1.35 times for non-metro areas where LVR >60%, otherwise 1.20 times • 1.35 times for SMSF loans 	<p>Minimum:</p> <ul style="list-style-type: none"> • 1.20 times for LVR <60% • 1.35 times for LVR between 60% to 65% • 1.40 times for LVR between 65% to 70%

*Defined as “all sources” ongoing/recurring net income divided by total annual interest and principal obligations (assessed by Arch Finance in its absolute discretion).

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