Transaction Summary

Our ref	**7579**
Applicant	**Ryan Dale KEMP**

Security (Property)	
Address	50 Christensen Street Machans Beach QLD 4878
Value	**$700,000.00**

Transaction Fees	
Government Fees	$2,497.00
Stamp Duty	$0.00
Conveyancing	$2,000.00
Adjustments	$2,000.00
Brokerage Fee	$4,940.00
Total	**$11,437.00**

Other Costs	
Program Fee	$27,500.00
Credit Card - CBA ending in 2546	$5,000.00
Personal Loan - CBA ending in 0646	$16,961.00
Personal Loan - CBA ending in 7828	$21,832.00
Total	**$71,293.00**

Total Funding Needed	**$782,730.00**

Lending Summary

Loan(s) less total funding needed	**Scenario 1**
Total LVR	117.27
Total Loans	$820,870.00
LESS Total Upfront Fees	$23,734.00
NET Loan Amount	**$797,136.00**
LESS Total Funding Needed	$782,730.00
Surplus	$14,406.00

Lending Details	
	Scenario 1 **Loan Split 1**
Lender	Bankwest
Product	Simple Home Loan OO Variable
LVR	88.41%
Loan Amount	$618,870.00
Interest Only	
IO Period	NA
IO Rate	NA
IO Monthly Payment	NA
Principal & Interest	
PI Term	30 yrs
PI Rate	6.04%
PI Monthly Payment	**$3,726.37**
Loan Fees	
LMI	$9,894.00
Upfront Fees	$250.00 - Legal disbursement fee
Total Upfront Fees	**$10,144.00**
Ongoing Fees	$0
Features	
Redraw	Yes
Offset	NA
Account Splits	Yes
Additional Payments	Yes
Approved Builder	NA

Lending Details	
	Scenario 1 **Loan Split 2**
Lender	Your Loan Assist
Product	Equity Assist OO Fixed
LVR	28.857142857142858%
Loan Amount	$202,000.00
Interest Only	
IO Period	NA
IO Rate	NA
IO Monthly Payment	NA
Principal & Interest	
PI Term	30 yrs
PI Rate	5.50%
PI Monthly Payment	**$1,156.93**
Loan Fees	
LMI	$0
Upfront Fees	$3,490.00 - Establishment Fee $10,100.00 - Risk Fee
Total Upfront Fees	**$13,590.00**
Ongoing Fees	$10.00 pm - Monthly Fee
Features	
Redraw	NA
Offset	NA
Account Splits	NA
Additional Payments	Yes
Approved Builder	NA

Proposal Disclosure Document

This document provides information on commissions and fees we receive if you proceed with this proposal for finance.

Customer Name(s)	Ryan Dale KEMP
Address	4 Nemarluk Ct, Ludmilla NT 0820
Phone	0437283472
Email	Rkempy1979@gmail.com
Licensee	Your Loan Assist, ABN 69 605 092 377, Australian Credit License #477483
Address	Level 10, 440 Collins St Melbourne VIC 3000
Credit Rep	Peter Dartnell 535406
Requirements & Objectives	Purchase of first home
Lender(s)	Bankwest, Your Loan Assist
Finance Amount	As per Lending Summary (Page 1)
Interest Rate(s)	As per Lending Details (Page 2 - 3)
Fee(s)	As per Lending Details (Page 2 - 3)
Term(s)	As per Lending Details (Page 2 - 3)
Repayments(s)	As per Lending Details (Page 2 - 3)
Features	As per Lending Details (Page 2 - 3)
Fees payable by you to us (Brokerage)	$4,940.00
Brokerage payable	After Formal approval and before settlement
Commission is payable for	Assisting you to obtain finance
Commission payable by	lender(s) named above
Commission payable to	Us
Reasonable estimate of commission	0.65% of the amount of credit limit shortly after the finance is provided. We estimate this to be $4,022.66. 0.165% per annum of your amount owing from time to time payable monthly. We estimate the largest monthly payment to be $85.09. From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.
Referral fee	We may pay a referral fee to referrers for referring you to us. In addition, we may receive referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.

Warning: Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document. If you have any questions regarding the information contained in this document, please contact us promptly.

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Ryan Dale KEMP