Transaction Summary

Our ref	**8087**
Applicant	**Gareth KEMP**

Security (Property)	
Address	Ballarat North VIC 3350
Value	**$750,000.00**

Transaction Fees	
Government Fees	$1,499.00
Stamp Duty	$40,070.00
Conveyancing	$3,000.00
Adjustments	$2,000.00
Brokerage Fee	$4,940.00
Total	**$51,509.00**

Other Costs	
Program Fee	$27,500.00
Auto Loan - Nissan ending in 7871	$18,523.00
Total	**$46,023.00**

Funds To Complete (Deposits)	
Savings	$30,000.00
Savings	$6,000.00
Total	**$36,000.00**

Total Funding Needed	**$811,532.00**

Lending Summary

Loan(s) less total funding needed	**Scenario 1**	**Scenario 2**
Total LVR	111.26	111.12
Total Loans	$834,444.00	$833,386.00
LESS Total Upfront Fees	$22,184.00	$21,226.00
NET Loan Amount	**$812,260.00**	**$812,160.00**
LESS Total Funding Needed	$811,532.00	$811,532.00
Surplus	$728.00	$628.00

Lending Details		
	Scenario 1 **Loan Split 1**	**Scenario 2** **Loan Split 1**
Lender	Bankwest	NAB
Product	Simple Home Loan OO Variable	Tailored OO Variable
LVR	87.2592%	87.1181333333%
Loan Amount	$654,444.00	$653,386.00
Interest Only		
IO Period	NA	NA
IO Rate	NA	NA
IO Monthly Payment	NA	NA
Principal & Interest		
PI Term	25 yrs	25 yrs
PI Rate	6.29%	6.74%
PI Monthly Payment	**$4,333.36**	**$4,510.19**
Loan Fees		
LMI	$9,444.00	$8,386.00
Upfront Fees	$250.00 - Legal disbursement fee	$0.00 - Application Fee $350.00 - Discharge Fee
Total Upfront Fees	**$9,694.00**	**$8,736.00**
Ongoing Fees	$0	$0
Features		
Redraw	Yes	Yes
Offset	NA	Yes
Account Splits	Yes	Yes
Additional Payments	Yes	Yes
Approved Builder	NA	NA

Lending Details		
	Scenario 1 **Loan Split 2**	**Scenario 2** **Loan Split 2**
Lender	Your Loan Assist	Your Loan Assist
Product	Equity Assist OO Fixed	Equity Assist OO Fixed
LVR	24%	24%
Loan Amount	$180,000.00	$180,000.00
Interest Only		
IO Period	NA	NA
IO Rate	NA	NA
IO Monthly Payment	NA	NA
Principal & Interest		
PI Term	30 yrs	30 yrs
PI Rate	5.50%	5.50%
PI Monthly Payment	**$1,032.02**	**$1,032.02**
Loan Fees		
LMI	$0	$0
Upfront Fees	$3,490.00 - Establishment Fee $9,000.00 - Risk Fee	$3,490.00 - Establishment Fee $9,000.00 - Risk Fee
Total Upfront Fees	**$12,490.00**	**$12,490.00**
Ongoing Fees	$10.00 pm - Monthly Fee	$10.00 pm - Monthly Fee
Features		
Redraw	NA	NA
Offset	NA	NA
Account Splits	NA	NA
Additional Payments	Yes	Yes
Approved Builder	NA	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)	Gareth KEMP
Address	148 Moola St, Ballarat North VIC 3350
Phone	
Email	gkemp1976@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 Owner Occupier
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 $4,253.89. 0.165% per annum of your amount owing from time to time payable monthly. We estimate the largest monthly payment to be $89.99. 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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Gareth KEMP