



PRODUCT FACT SHEET

HomeSec Finance Express Pty Ltd

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Acceptable Borrowers	Individuals, Company's, Trusts, Partnerships
Loan Size	Minimum \$10,000 – Maximum \$250,000 (including capitalised costs and interest) greater sums will be considered on application
Loan to Value Ration	<ul style="list-style-type: none"> ➤ Residential & Rural Residential - 75% (location restricted) ➤ Commerical - 70% ➤ Vacant Land – 70% ➤ Rural - 50% <i>(Location may reduce LVR)</i>
Interest Rate	From 6% per month (pre-paid)
Loan Purpose	Any worthwhile business or investment purposes
Unacceptable Loan Purposes	<ul style="list-style-type: none"> ➤ UCCC or Consumer related purposes, ➤ loans to third parties, ➤ loans for construction completion or development costs (on application)
Acceptable Security Properties	Properties must be zoned accordingly and must be in Australia inc TAS
Unacceptable Security Properties	<ul style="list-style-type: none"> ➤ Mobile and kit homes ➤ Heritage listed properties ➤ Properties with environmental or planning issues ➤ Owner Builders (on application) ➤ Display Homes ➤ Leasehold homes other than (Crown land in ACT) ➤ Specialised, ie child care centres, nursing homes etc
Valuation report	Required when; <ul style="list-style-type: none"> ➤ Loan amount exceeds \$250,000 ➤ Or where conflicting opinions on the value of the property occur
Documentation required	<ul style="list-style-type: none"> ➤ Completed application form and signed privacy consent ➤ Rates notices for all security properties ➤ Recent Mortgage statement and copies of all statements where the loan is secured by the property ie; overdraft loans ➤ Photo ID ➤ Copy of contract for purchase (if applicable) ➤ Copy of contract or sale agreement where sale of property is the exit strategy ➤ Any unconditional exit must be evidenced ➤ Trust deed (if applicable) ➤ Loan Balance Confirmation Form (will be issued with the Offer)

PLEASE NOTE THAT ALL APPLICATIONS ARE CONSIDERED ON A CASE BY CASE SITUATION. IF YOUR DEAL FALLS OUTSIDE OUR LENDING GUIDELINES PLEASE CONTACT US WITH THE QUERY TO SEE IF WE CAN ASSIST.