



LODOC PLUS SPECIALIST



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PRODUCT PARAMETERS | LODOC PLUS LOAN

KEY CHARACTERISTICS	<ul style="list-style-type: none"> • A loan offering for self employed borrowers • Clear and adverse credit history • Can provide 3 months business bank statements
ELIGIBILITY	Self Employed (clear & adverse credit considered)
LOAN PURPOSE	Any worthwhile Personal, Business or Investment purpose considered (Construction excluded)
LOAN AMOUNT	From \$50,000 to \$2,000,000
LOAN TERM	From 15 - 30 years
MAXIMUM LVR	85%
INTEREST ONLY OPTION	1 - 5 years (Investment Security Only)
MINIMUM PORTION AMOUNT	\$10,000
RISK FEE PAYABLE	Yes

INCOME VERIFICATION REQUIREMENTS

- Completed signed and dated Declaration of Financial Status.
- ABN for GST purposes is to be registered with the Australian Taxation Office for a minimum period of 2 years (must be a Director / Shareholder for a minimum period of 2 years).
- Last 3 months Business bank statements (main transactional account).
- 1 month Personal bank statement issued within the last 90 days.

LVR PARAMETERS

MAXIMUM LOAN AMOUNT:	Category A Location	Category B Location
UP TO 60% LVR	\$1,750,000	\$2,000,000
UP TO 65% LVR	\$2,000,000	\$1,750,000
UP TO 70% LVR	\$1,750,000	\$1,500,000
UP TO 75% LVR	\$1,500,000	\$1,250,000
UP TO 80% LVR	\$1,250,000	\$1,000,000
UP TO 85% LVR	\$1,000,000 -	

LOAN FEATURES

REDRAW AVAILABLE	Yes
INWARD DEPOSIT BOOK PAYMENTS	Yes
SPLIT LOAN FACILITY	Yes
INWARD BPAY	Yes
INWARD DIRECT DEBITS / CREDITS	Yes/Yes
OUTWARD THIRD PARTY DIRECT DEBIT	Yes
INTERNAL PORTION TRANSFER	Yes (If a split loan)
REPAYMENT OPTIONS	Weekly Fortnightly Monthly

Get to where you want to be...