

## Aries Full Doc

- All loans need to be income verified (2 years invoices acceptable for self employed borrowers)
- For purchase or refinance of owner occupied or investment property
- Vacant Land and Construction loans (**including owner builder**) available
- Debt consolidation
- **Loans for larger country areas, acreages and Moreton Bay Islands**
- **Short term, part time and casual employment considered**
- **Will accept child maintenance, Family A & B (35% of total) and boarder income**
- **Wide range of security considered including student accommodation, retirement units and dual key**
- No risk fee and no LMI

### LVR

80% LVR

### Maximum Loan Amount

\$400,000 per property if metropolitan, \$300,000 per property if non-metropolitan. Available in QLD, NSW or VIC only

### Mortgage Insurance

Not required except on loans above 75% LVR that include disability, aged or parenting payments

### Loan Terms

30 years

### Repayment Options

- Principal and Interest
- Interest Only

### Vacant Land and Construction Loans

Construction (**including owner builder**) and Vacant Land Loans available

### Rural Security

Metropolitan, Regional centres and some larger country areas in QLD, NSW and VIC

### Repayment Options

Repayments can be made weekly, fortnightly or monthly. Lump sum additional payments permitted on variable rates.

### Redraw

Free redraw, amounts must be over \$500

### Split Loans

Available as an additional loan

### Fees

#### Establishment/Application Fee

1% of loan amount (minimum \$1000)

#### Application Processing Fee

\$275, must be paid on application

#### Ongoing Fees

\$5 per month

#### Early Repayment Fee

2% of loan amount first three years. Minimum \$3000 for regulated and \$4000 for unregulated loans

