



New ways of thinking™



# PMI Australia Location Guide

September 2006

This Location Guide provides an easy point of reference to PMI's acceptable locations, including maximum loan to value ratios (LVR) and loan amounts for lenders mortgage insurance.

## For loan amounts up to and including \$1,000,000

### Improved Residential Property (single/multiple securities)

Max LVR	80%	90%	95%	100%
Product	pmiLOWDOC	pmiADVANTAGE	pmiADVANTAGE	pmiADVANTAGE
Metropolitan	\$1,000,000	\$1,000,000	\$750,000	\$600,000
Regional	\$500,000	\$750,000	\$500,000	\$400,000
National	On application	\$500,000	On application	

Vacant land (single/multiple securities)

Max LVR	80%	90%	95%	100%
Product	pmiLOWDOC	pmiADVANTAGE	pmiADVANTAGE	
Metropolitan	\$500,000	\$600,000	\$500,000	
Regional	\$500,000	\$500,000		
National	On application	On application		

For loan amounts above \$1,000,000

Improved Residential Property (single security)

Max LVR	75%	80%	90%	95%
Product	pmiGOLD	pmiGOLD	pmiGOLD	
Metropolitan	\$2,000,000	\$1,500,000		
Regional				
National				

Improved Residential Property (multiple securities)

Max LVR	80%	90%	95%	100%
Product	pmiGOLD	pmiGOLD	pmiGOLD	
Metropolitan	\$2,000,000	\$1,500,000		
Regional				
National				



## Acceptable Location List

NSW		VIC		QLD		WA	
Metro	Regional	Metro	Regional	Metro	Regional	Metro	Regional
2011-2308 2327 (Kurri Kurri only) 2315-2325 2444 2477-2479 2481 2485-2489 2500-2534 2541 2556-2557 2558-2573 2574 (Bargo & Pheasant Nest only) 2575 (Mittagong, Welby, Willow Vale, & Yerringbool only) 2576 2620 (Queanbeyan, Queanbeyan East, Ridgeway, Royalla, Sutton, The Angle, Tinderry, Tralee, Urila, Wamboin, Williamsdale & Yarrow only) 2621 (Bungendore & Bywong only) 2745-2785	2326 (Weston only) 2330 2333-2335 2340 2350 2427 (Harrington only) 2428-2431 2440 2443 2446-2448 2450 2452 2456 2460 2470 2480 2484 2535-2540 2546 2548-2551 2574 2575 2577 2582 2620 2640-2641 2650-2651 2680 2731 2790 2795 2800 2830 2850 2870	3010-3207 3211-3220 3222-3227 3232-3233 3335-3339 3429 3752 3754-3755 3759 3761 3764-3767 3770 3781 3783-3796 3802-3810 3910-3913 3916 3918 3926-3944 3975-3978	3221 3228 3230 3280 3284 3305 3314 3331 3340 3350-3352 3355-3356 3400 3431 3438 3444 3460 3500-3501 3550-3556 3564 3585 3630-3631 3644 3677 3690-3691 3730 3753 3756 3757 (Whittelsea only) 3775 3777 3799 3820 3844 3850 3875 3922 3980 3995	4005-4022 4030-4179 4205-4230 4271-4272 4300-4301 4303-4305 4500-4512 4516 4520-4521 4551 4553-4560 4564-4567 4572-4573 4575 4877	4183 4270 4280 4285 (Beaudesert, Ceder Grove, Cedar Vale & Mundoolun only) 4306 4350-4352 4370 4514 4517-4519 4550 4552 4561-4563 4568-4570 4610 4650 4655 4659 4670 4677 4680 4700-4701 4702 (Alton Downs only) 4703 4710 4720 4737 4740 4750-4751 4802 4805 4810-4812 4814-4815 4817-4819 4825 (Breakaway, Happy Valley, Healy, Menzies, Mica Creek, Miles End, Mornington, Mount Isa, Parkside, Pioneer, Ryan, Soldiers Hill, Sunset, The Gap, Townview & Winston only) 4865 4868-4870 4878-4879 4881-4883	6006-6038 6050-6066 6069-6073 6076 (Gooseberry Hill, Kalamunda & Lesmurdie only) 6090-6110 6111 (Champion Lakes, Kelmscott, Roleystone & Westfield only) 6112 6121 (Oakford) 6147-6160 6162-6167 6168 (Cooloongup, Hillman, Peron, Rockingham/beach/East only) 6169-6176 6210	6041 (Guiderton & Woodridge only) 6042-6043 6044 (Lancelin only) 6074 6076 6081 6111 6121 (Oldbury) 6122 (Byford, Cardup & Darling Downs only) 6208 (North & South Yunderup & Pinjarra only) 6229-6233 6280-6285 6290 (Augusta, Deepdene, East Augusta, Kudardup & Leeuwin only) 6330 6430 6450 6511 6516 6530 6532 (Cape Burney & Drummond Cove only) 6713 (Dampier only) 6714 6721-6722 6725-6726
ACT		TAS		SA		NT	
Metro	Regional	Metro	Regional	Metro	Regional	Metro	Regional
2600-2619 2900-2914		7000 7004-7005 7007-7011 7015 7018 7025 7053-7055 7170 7248-7250 7277 7290	7019 7021-7022 7030 7050 7052 7171-7173 7190 7212 7216 7258 7300-7301 (Longford only) 7307 (La Trobe & Port Sorell only) 7310 7316 7320 7330	5000 5006-5118 5121-5174 5232-5233 5240-5252 5350	5120 5201-5204 5211-5214 5231 5234 5253 5255 5280 5290-5291 5330 5333 5340-5341 5343-5345 5351-5353 5355 5360 5453 5501	0800 0810-0820 0828-0832	0822 0870-0871 0835-0836

Note: All other post codes are national and are assessed on individual application