

# Terms & Conditions

## Low Doc Construction

### LVR - up to 70%

#### From Developer

##### Required for Credit DD

- Application form and individual asset and liability statement for all guarantors
- 100 points of identification for all guarantors
- Executed contract of sale (if applicable)
- Latest land and council rates notice for all securities
- Certified accountant/solicitor letter (GST application & pre sales)
- Schedule of finishes, fittings and inclusions

##### Required for Construction DD

- Relevant council planning/building permits
- Full set of approved plans and documentation
- Signed copy of head contract between builder and developer (including milestone payments)
- Construction costs spent to date (if applicable)

#### From Builder

##### Required for Credit DD

- Financial capability statement from a certified accountant

##### Required for Construction DD

- Construction program in A1 (one sheet) or list of milestone dates
- Copy of all relevant insurances outlined by lender
- ATO portal
- CV and past projects - Client reference letter on previous projects
- All certificates of works to date (i.e. structural and land surveyor sign off) - if applicable