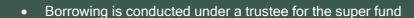


Criteria SMSF LVR - up to 80%





- Borrowers must be a trustee of a complying SMSF ABNs to be verified
- Legal ownership of the property must reside with a 'bare trust', also referred to as a property custodian
- Guarantors must have at least \$250,000 in net assets (including equity available in the security)
- All members of the SMSF must guarantee the loan in full
- The Self-Managed Superfund must maintain a minimum residual liquidity of 2.5% of the loan amount after settlement unless the subject security has an executed lease in place
- Commercial owner-occupied securities must have minimum residual liquidity of
 5% post settlement regardless of whether there is an executed lease in place

SMSF Document Verification

- 2 years most recent financials for SMSF entity
- 2 years most recent tax returns for SMSF entity
- 12 months of most recent SMSF bank transaction account statements

SMSF PAYG Verification

- Two current pay slips within 6 weeks of application lodgment
- 12 months recent SMSF or industry bank statements

SMSE Rental Verification

- Lease agreement (if the property is currently subject to lease)
- Rental income assessment from the valuation report