Homeloans LTD

Full Doc Variable Comparison Rates

Level	LVR	APR	$10,000.00 over 3 yrs secured %pa	$15,000.00 over 4 yrs secured %pa	$20,000.00 over 4 yrs secured %pa	$25,000.00 over 5 yrs secured %pa	$30,000.00 over 7 yrs secured %pa	$50,000.00 over 25 yrs secured %pa	$70,000.00 over 25 yrs secured %pa	$100,000.00 over 25 yrs secured %pa	$130,000.00 over 25 yrs secured %pa	$150,000.00 over 25 yrs secured %pa	$200,000.00 over 25 yrs secured %pa	$225,000.00 over 25 yrs secured %pa	$250,000.00 over 25 yrs secured %pa	$275,000.00 over 30 yrs secured %pa	$300,000.00 over 30 yrs secured %pa
	60%	**8.75%**	20.64	14.58	13.04	11.52	10.44	9.13	9.02	8.94	8.90	8.88	8.84	8.83	8.83	8.81	8.81
	65%	**8.80%**	20.69	14.63	13.09	11.57	10.50	9.19	9.07	8.99	8.95	8.93	8.89	8.88	8.88	8.86	8.86
	70%	**8.90%**	20.80	14.74	13.19	11.67	10.60	9.29	9.17	9.09	9.05	9.03	9.00	8.98	8.98	8.96	8.96
0	**75%**	**9.05%**	20.96	14.89	13.35	11.82	10.75	9.44	9.33	9.24	9.20	9.18	9.15	9.14	9.13	9.11	9.11
	80%	**9.30%**	21.23	15.16	13.61	12.08	11.01	9.70	9.58	9.50	9.45	9.43	9.40	9.39	9.38	9.36	9.36
	85%	**10.30%**	22.30	16.20	14.64	13.11	12.03	10.72	10.60	10.51	10.46	10.44	10.40	10.39	10.38	10.37	10.36
	90%	**11.25%**	23.33	17.20	15.62	14.08	13.00	11.69	11.56	11.47	11.42	11.39	11.36	11.35	11.34	11.32	11.32
	60%	**8.95%**	20.86	14.79	13.24	11.72	10.65	9.34	9.23	9.14	9.10	9.08	9.05	9.03	9.03	9.01	9.01
	65%	**9.15%**	21.07	15.00	13.45	11.93	10.85	9.54	9.43	9.34	9.30	9.28	9.25	9.24	9.23	9.21	9.21
	70%	**9.25%**	21.18	15.10	13.55	12.03	10.96	9.64	9.53	9.44	9.40	9.38	9.35	9.34	9.33	9.31	9.31
1	**75%**	**9.70%**	21.66	15.57	14.02	12.49	11.42	10.10	9.99	9.90	9.85	9.83	9.80	9.79	9.78	9.77	9.76
	80%	**9.95%**	21.93	15.84	14.28	12.75	11.67	10.36	10.24	10.15	10.10	10.08	10.05	10.04	10.03	10.02	10.01
	85%	**10.75%**	22.79	16.67	15.10	13.57	12.49	11.18	11.05	10.96	10.91	10.89	10.85	10.84	10.83	10.82	10.81
	90%	**11.80%**	23.92	17.77	16.19	14.65	13.57	12.25	12.12	12.02	11.97	11.95	11.91	11.90	11.89	11.87	11.87
	60%	**9.40%**	21.34	15.26	13.71	12.18	11.11	9.80	9.68	9.60	9.55	9.53	9.50	9.49	9.48	9.46	9.46
	65%	**9.60%**	21.55	15.47	13.92	12.39	11.31	10.00	9.88	9.80	9.75	9.73	9.70	9.69	9.68	9.67	9.66
	70%	**9.75%**	21.71	15.63	14.07	12.54	11.47	10.15	10.04	9.95	9.90	9.88	9.85	9.84	9.83	9.82	9.81
2	**75%**	**10.25%**	22.25	16.15	14.59	13.06	11.98	10.67	10.54	10.45	10.41	10.39	10.35	10.34	10.33	10.32	10.31
	80%	**10.80%**	22.84	16.73	15.16	13.62	12.54	11.23	11.10	11.01	10.96	10.94	10.90	10.89	10.88	10.87	10.86
	85%	**11.95%**	24.08	17.93	16.35	14.80	13.72	12.40	12.27	12.17	12.12	12.10	12.06	12.05	12.04	12.03	12.02
	90%	**12.70%**	24.88	18.72	17.12	15.57	14.49	13.17	13.03	12.93	12.88	12.85	12.82	12.80	12.79	12.78	12.77
	60%	**9.95%**	21.93	15.84	14.28	12.75	11.67	10.36	10.24	10.15	10.10	10.08	10.05	10.04	10.03	10.02	10.01
	65%	**11.15%**	23.22	17.09	15.52	13.98	12.90	11.58	11.46	11.36	11.31	11.29	11.26	11.24	11.24	11.22	11.22
3	**70%**	**10.25%**	22.25	16.15	14.59	13.06	11.98	10.67	10.54	10.45	10.41	10.39	10.35	10.34	10.33	10.32	10.31
	75%	**10.70%**	22.73	16.62	15.05	13.52	12.44	11.12	11.00	10.91	10.86	10.84	10.80	10.79	10.78	10.77	10.76
	80%	**11.35%**	23.43	17.30	15.73	14.19	13.11	11.79	11.66	11.57	11.52	11.49	11.46	11.45	11.44	11.42	11.42
	60%	**10.40%**	22.41	16.31	14.74	13.21	12.13	10.82	10.70	10.61	10.56	10.54	10.50	10.49	10.48	10.47	10.46
	65%	**10.70%**	22.73	16.62	15.05	13.52	12.44	11.12	11.00	10.91	10.86	10.84	10.80	10.79	10.78	10.77	10.76
4	**70%**	**10.80%**	22.84	16.73	15.16	13.62	12.54	11.23	11.10	11.01	10.96	10.94	10.90	10.89	10.88	10.87	10.86
	75%	**11.50%**	23.59	17.46	15.88	14.34	13.26	11.94	11.81	11.72	11.67	11.64	11.61	11.60	11.59	11.57	11.57
	80%	**12.20%**	24.35	18.19	16.61	15.06	13.98	12.66	12.52	12.43	12.37	12.35	12.31	12.30	12.29	12.28	12.27

Homeloans LTD

Lo Doc Variable Comparison Rates

Level	LVR	APR	$10,000.00 over 3 yrs secured %pa	$15,000.00 over 4 yrs secured %pa	$20,000.00 over 4 yrs secured %pa	$25,000.00 over 5 yrs secured %pa	$30,000.00 over 7 yrs secured %pa	$50,000.00 over 25 yrs secured %pa	$70,000.00 over 25 yrs secured %pa	$100,000.00 over 25 yrs secured %pa	$130,000.00 over 25 yrs secured %pa	$150,000.00 over 25 yrs secured %pa	$200,000.00 over 25 yrs secured %pa	$225,000.00 over 25 yrs secured %pa	$250,000.00 over 25 yrs secured %pa	$275,000.00 over 30 yrs secured %pa	$300,000.00 over 30 yrs secured %pa
0	**60%**	**9.60%**	21.55	15.47	13.92	12.39	11.31	10.00	9.88	9.80	9.75	9.73	9.70	9.69	9.68	9.67	9.66
	65%	**9.65%**	21.61	15.52	13.97	12.44	11.36	10.05	9.94	9.85	9.80	9.78	9.75	9.74	9.73	9.72	9.71
	70%	**9.75%**	21.71	15.63	14.07	12.54	11.47	10.15	10.04	9.95	9.90	9.88	9.85	9.84	9.83	9.82	9.81
	75%	**10.10%**	22.09	15.99	14.43	12.90	11.83	10.51	10.39	10.30	10.26	10.23	10.20	10.19	10.18	10.17	10.16
	80%	**10.45%**	22.47	16.36	14.79	13.26	12.18	10.87	10.75	10.66	10.61	10.59	10.55	10.54	10.53	10.52	10.51
	85%	**11.80%**	23.92	17.77	16.19	14.65	13.57	12.25	12.12	12.02	11.97	11.95	11.91	11.90	11.89	11.87	11.87
1	**60%**	**9.85%**	21.82	15.73	14.17	12.65	11.57	10.26	10.14	10.05	10.00	9.98	9.95	9.94	9.93	9.92	9.91
	65%	**9.95%**	21.93	15.84	14.28	12.75	11.67	10.36	10.24	10.15	10.10	10.08	10.05	10.04	10.03	10.02	10.01
	70%	**10.15%**	22.14	16.05	14.48	12.95	11.88	10.56	10.44	10.35	10.31	10.29	10.25	10.24	10.23	10.22	10.21
	75%	**10.75%**	22.79	16.67	15.10	13.57	12.49	11.18	11.05	10.96	10.91	10.89	10.85	10.84	10.83	10.82	10.81
	80%	**11.05%**	23.11	16.99	15.42	13.88	12.80	11.48	11.36	11.26	11.21	11.19	11.16	11.14	11.13	11.12	11.12
	85%	**12.00%**	24.13	17.98	16.40	14.85	13.77	12.45	12.32	12.22	12.17	12.15	12.11	12.10	12.09	12.08	12.07
2	**60%**	**10.15%**	22.14	16.05	14.48	12.95	11.88	10.56	10.44	10.35	10.31	10.29	10.25	10.24	10.23	10.22	10.21
	65%	**10.30%**	22.30	16.20	14.64	13.11	12.03	10.72	10.60	10.51	10.46	10.44	10.40	10.39	10.38	10.37	10.36
	70%	**10.45%**	22.47	16.36	14.79	13.26	12.18	10.87	10.75	10.66	10.61	10.59	10.55	10.54	10.53	10.52	10.51
	75%	**11.25%**	23.33	17.20	15.62	14.08	13.00	11.69	11.56	11.47	11.42	11.39	11.36	11.35	11.34	11.32	11.32
	80%	**11.85%**	23.97	17.83	16.24	14.70	13.62	12.30	12.17	12.07	12.02	12.00	11.96	11.95	11.94	11.92	11.92
	85%	**13.00%**	25.21	19.03	17.43	15.88	14.80	13.48	13.34	13.24	13.18	13.16	13.12	13.10	13.09	13.08	13.07
3	**60%**	**10.70%**	22.73	16.62	15.05	13.52	12.44	11.12	11.00	10.91	10.86	10.84	10.80	10.79	10.78	10.77	10.76
	65%	**10.90%**	22.95	16.83	15.26	13.72	12.64	11.33	11.20	11.11	11.06	11.04	11.01	10.99	10.98	10.97	10.96
	70%	**10.95%**	23.00	16.88	15.31	13.78	12.70	11.38	11.25	11.16	11.11	11.09	11.06	11.04	11.03	11.02	11.02
	75%	**11.75%**	23.86	17.72	16.14	14.60	13.52	12.20	12.07	11.97	11.92	11.90	11.86	11.85	11.84	11.82	11.82
	80%	**12.50%**	24.67	18.51	16.92	15.37	14.28	12.97	12.83	12.73	12.68	12.65	12.61	12.60	12.59	12.58	12.57
4	**60%**	**11.20%**	23.27	17.15	15.57	14.03	12.95	11.64	11.51	11.41	11.36	11.34	11.31	11.29	11.29	11.27	11.27
	65%	**11.35%**	23.43	17.30	15.73	14.19	13.11	11.79	11.66	11.57	11.52	11.49	11.46	11.45	11.44	11.42	11.42
	70%	**11.50%**	23.59	17.46	15.88	14.34	13.26	11.94	11.81	11.72	11.67	11.64	11.61	11.60	11.59	11.57	11.57
	75%	**12.55%**	24.72	18.56	16.97	15.42	14.33	13.02	12.88	12.78	12.73	12.70	12.66	12.65	12.64	12.63	12.62
	80%	**13.40%**	25.64	19.45	17.85	16.29	15.21	13.89	13.74	13.64	13.58	13.56	13.52	13.51	13.50	13.48	13.48