

May 2011 **SPECIAL** rate! Discount Margin for LIFE

Perpetual 

Loyalty Flex Loan

6.74 %



- ✓ Comparison rate of 6.97%
- ✓ The lowest in the market
- ✓ Access to Major bank's network of ATM
- ✓ Quick pre-approval (18hrs turn around * after all paper works received)
- ✓ Redraw allowed
- ✓ 95% LVR allowed
- ✓ Interest only allowed
- ✓ Allow up to 4 split for equity release
- ✓ SHAPE HOME LOAN DEAL NEGOTIATED!!

Conditions:

- ✚ 1% of loan amount Establishment/ set up fee –from > \$2,000 yes this is a high set up cost but we have negotiated a deal to make this worthwhile in the long run (see below)
- ✚ Clean credit
- ✚ Loan size Min \$150,000 – Max \$1,000,000
- ✚ Annual fee of \$345

Our NEGOTIATED Deal:

- NO break fee –
- The 1% Establishment fee can be added to the loan (borrowed)
- 95% LVR allowed at the same rate
- Shape Home loans will pay for the 1st year's Annual fee of \$345

This is a product for client who can commitment to at least 4 years, even though there is NO break fee the 1% Set up cost can be costly and will be diluted after 4 years.

Speak to a **Shape Home Loans** consultant today to see if this is a suitable product for your needs. Drop us an email if you have any questions and we will be more than happy to help!!

Shape Home Loans

Phone: 1300 SH LOAN | 1300 74 5626

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Flex Loan

A Division of



Type	SVR Full Doc Pro Pack		
Min Loan Size	\$150,000	Assessment Term	30
Max Loan Size	\$1,000,000	Assessment Rate	9.00%
Max Loan Term	30		
State	All		
Comments	Different Compasion rate based on Loan amount.		

Rates

Number	Rate	LVR	Type
1	6.74%	95%	Variable

Fees

Name	Fee	Frequency	Description
Valuation	\$300	Exit	Standard Valuation
Legal	\$162	Setup	\$162.50 Flat fee for the provision of Security Documentation, Settlement, Stamping & Registration services. Also depending on number of securities.
Valuation	\$345	Setup	
Monthly	\$0	Monthly	Loan Service Fee - \$0
Application	1% of Loan	Setup	Can be added to loan (shapehomeloans)

Features

Name	Fee	Description
Redraw	\$0	Minimum amount of redraw \$2,000. Conditions apply.
Extra Repay	\$0	
Construction	Request Quote	
Interest Only	\$0	Available as interest only for the first five years only, or as principal and interest from drawdown