

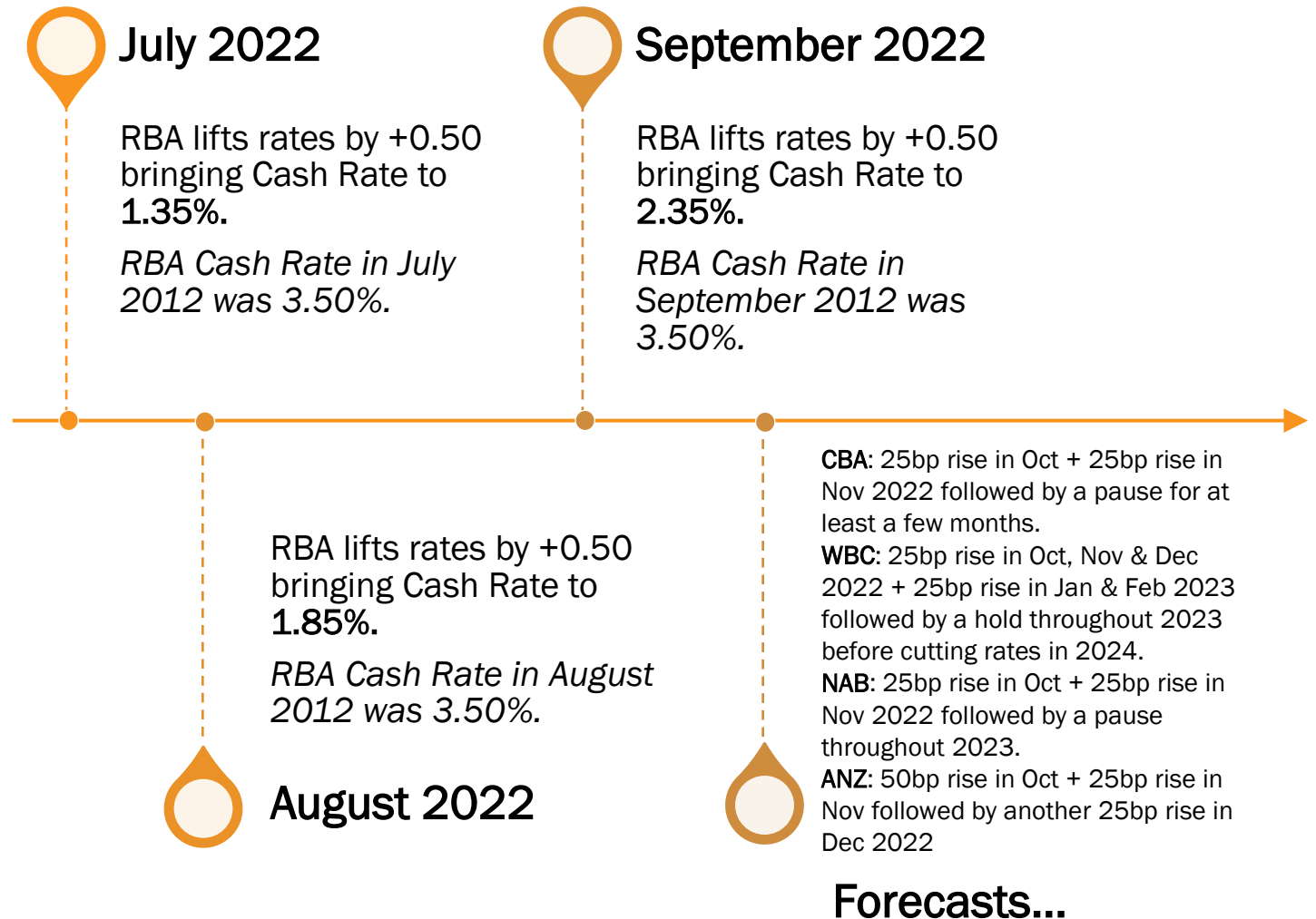







# Results Home Loans

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MONTHLY UPDATE - SEPT 22


# Rate Movements



Option 1	Option 2	Option 3	Option 4	Option 5
				
Performance Plus Variable 70%-80% (OO PI)	Your Way Basic Variable <95% (OO PI)	*SP* Flexi First Option Variable 70%-95% (OO PI)	Orange Advantage Variable <80% (OO PI)	SmartFit Variable <80% (OO PI)
Year 1 - 30 3.69% p.a. variable \$2,298.59 per month	Year 1 - 30 4.04% p.a. variable \$2,398.62 per month	Year 1 - 2 4.09% p.a. variable \$2,413.09 per month Year 3 - 30 4.49% p.a. variable \$2,524.35 per month	Year 1 - 30 4.14% p.a. variable \$2,427.61 per month	Year 1 - 30 4.19% p.a. variable \$2,442.17 per month
30 Year(s)	30 Year(s)	30 Year(s)	30 Year(s)	30 Year(s)
3.72% p.a.	4.08% p.a.	4.44% p.a.	4.45% p.a.	4.41% p.a.
80%	95%	95%	80%	80%
Monthly, Fortnightly, Weekly	Monthly, Fortnightly, Weekly	Monthly, Fortnightly, Weekly	Monthly, Fortnightly	Monthly, Fortnightly, Weekly

# Current Interest Rates for Home Owners

Based on a \$500,000 loan over a 30 year term at 80% LVR with Principal and Interest repayments.

Option 1	Option 2	Option 3	Option 4	Option 5
				
Performance Plus Variable 70%-80% (Inv IO)	Discount Variable 70%-80% (Inv IO)	Orange Advantage Variable <80% (Inv IO)	Mortgage Plus Variable <80% (Inv IO)	Neat Variable 70%-80% (Inv IO)
Year 1 - 5 4.39% p.a. variable \$1,829.17 per month	Year 1 - 5 4.58% p.a. variable \$1,908.33 per month	Year 1 - 5 4.69% p.a. variable \$1,954.17 per month	Year 1 - 5 4.69% p.a. variable \$1,954.17 per month	Year 1 - 5 4.69% p.a. variable \$1,954.17 per month
Year 6 - 30 3.99% p.a. variable \$2,636.42 per month	Year 6 - 30 4.38% p.a. variable \$2,745.22 per month	Year 6 - 30 4.39% p.a. variable \$2,748.04 per month	Year 6 - 30 4.39% p.a. variable \$2,748.04 per month	Year 6 - 30 4.59% p.a. variable \$2,804.77 per month
5	5	5	5	5
30 Year(s)	30 Year(s)	30 Year(s)	30 Year(s)	35 Year(s)
4.28% p.a.	4.60% p.a.	5.00% p.a.	5.04% p.a.	4.64% p.a.
80%	80%	80%	80%	80%
Monthly	Monthly, Fortnightly, Weekly	Monthly	Monthly	Fortnightly, Monthly, Weekly

# Current Interest Rates for Investors

Based on a \$500,000 loan over a 30 year term at 80% LVR with Interest Only repayments.

# Case Study

SMSF Loan completed 4 years ago via sub-prime lender as new fund at the time and little liquidity post settlement.

Significant rise in equity in property over last 1-2 years.

Cashflow in SMSF improved and now well established.

Changes to SMSF lending policies and niche lenders have seen much more competitive products in this space.

Review of loan conducted to assess property objectives and ensure competitive product still held given above changes.

## Refinance Analysis for SMSF Loan 21/09/2022

	LaTrobe	Better Choice
Loan Balance	\$ 498,500.00	\$ 498,500.00
Interest Rate	8.62%	6.10%
Account Service Fees p/a	\$ 180.00	\$ 395.00
Repayments p/m	\$ 4,010.79	\$ 3,189.75
Total Repayments Including Ongoing Fees p/a	\$ 48,309.48	\$ 38,672.00
<b>Estimated Savings p/a</b>		<b>\$ 9,637.48</b>
<b>LaTrobe's Refinance/Exit Costs:</b>	\$ -	
Legal Costs	\$ 723.80	
Discharge Settlement Fee	\$ 490.00	
Title Release Fee	\$ 290.00	
Electronic File Fee	\$ 300.00	
Statement Issuance Fee	\$ 75.00	
<b>Total</b>		<b>\$ 1,878.80</b>
<b>Plus Better Choice Application Fees:</b>		
Legal Fees		\$ 770.00
Legal Disbursements (Estimate)		\$ 200.00
Mortgage Registration Fees		\$ 224.80
Valuation Fee (Estimate)		\$ 275.00
<b>Total</b>		<b>\$ 1,469.80</b>
<i>Cumulative Savings - Year 1</i>		<i>\$ 6,288.88</i>
<i>Cumulative Savings - Year 2</i>		<i>\$ 15,926.36</i>
<i>Cumulative Savings - Year 3</i>		<i>\$ 25,563.84</i>
<i>Cumulative Savings - Year 4</i>		<i>\$ 35,201.32</i>
<i>Cumulative Savings - Year 5</i>		<i>\$ 44,838.80</i>



# Case Study

First home buyer.

Expressed interest in property but low feedback to agent regarding interest.

Good borrowing capacity and strong deposit.

No set timeframe to purchase.

## Key wins for Client and Agent:

- We were able to nurture and educate client to assist with speeding up purchase timeframe:

- Changing market conditions and what this meant for his borrowing capacity.
- Suburb/property profile reports to help show growth and build confidence in making offers on property.
- Assisting with offer process and ensuring client understood the process and next steps.

- As lender did not offer pre-approvals, we provided an in-house preliminary approval to give the client confidence in his offer and ensured he had a good understanding of the requirements if his offer was accepted.

- Given the above, we were able to deliver the following service:

- Valuation ordered upfront and received the following business day.
- Application submitted 1 business day after valuation received.
- Formal approval of application received 2 business days after submission (total of 4 business days from signing contract).
- Assisted client with finalising finance clause early, signing loan documents, preparing insurances and booking in settlement.

# Lender Turnaround Times

All lender data as of 14 September, 2022

