



# Home Loan Advice Centre

The whole picture · The right loan

Suite 15, Level 4, 88 Pitt St Sydney NSW 2000

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Email: lawrencef@hlac.com.au

Report prepared for: Sample Client

## Properties

### Sydney

State	NSW	Mortgage Registration	\$79.00
Value Of Property	\$300,000.00	Land Transfer Registration	\$79.00
Loan Type	1	Discharge Registration	\$0.00
Application Fee	\$300.00		
Original Stamped Amount		Buyers Contribution (including \$7K FHOG)	\$10,500.00
Value Of Land	\$0.00	Funds Required	\$301,558.00
Existing Loan To Refinance	\$0.00	Total Loan Amount	\$291,000.00
Transfer Stamp Duty	\$0.00	Excess/Shortfall	-\$58.00
Mortgage Stamp Duty	\$0.00	LMI (Estimate)	\$9,000.00
First Home Plus	YES	Final Buyers Contribution	\$10,500.00
Metropolitan Area	YES	Final Loan Amount	\$300,000.00

## Fees

Description	Amount
Client's conveyancer fees (estimate)	\$1,100.00
<b>Total</b>	<b>\$1,100.00</b>

## Loans

### Loan 1

Lender { NONE }  
Product

Loan Amount	\$300,000.00	Repayment Type	Principal and Interest
Monthly Loan Fee	\$0.00	Monthly Repayment	\$2,069.00
Interest Rate	7.37 % pa	Fortnightly Repayment	\$952.00
Comparison Rate *	N/A	Acc. Fortnightly Repayment	\$1,035.00
Term (years)	30	Weekly Repayment	\$476.00
		Acc. Weekly Repayment	\$517.00

\* Note: Comparison Rate based on loan of \$150,000 over a 25 year term. Conditions apply and fees and charges may be payable

#### WARNING:

The Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fee or early repayment fees, and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

Whilst all care has been taken in the preparation of repayment schedules, graphs and other loan details and estimates of fees, no responsibility will be held for their reliability. We recommend that all loan details and fee estimates be confirmed with the appropriate Lender(s), Government Department and/or your legal representative prior to you making a decision on whether to proceed with a loan. LMI premium estimates are based on the highest PMI premium rates.



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## Summary Of Loans

### Proposed

Total Loans Against Properties:	\$300,000.00	Buyer Contribution	\$10,500.00
Total Value Of Properties	\$300,000.00	Stamp Duties & Registration	\$158.00
Equity	\$0.00	Total Fees	\$1,400.00
LVR:	100.00 %	Total Consolidated Debts	\$0.00
		LMI (estimated)	\$9,000.00



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