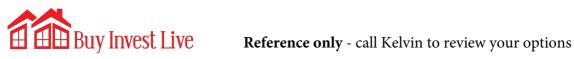


<b>Salary</b> Same Vocation	Self Employed 3 months - 2 years	<b>Casual</b> from 3 months
Contract	Overtime	Overtime
Same Vocation	usually 2 years	100% Vocation
Part Time	Car	Family
	Allowance	Benefits
from 3 months	\$5k to \$15k	Age 13
Negative	Rental	Interest
Gearing	Income	Refinanced
Many lenders	80% residential	from Tax Reurn
<b>Credit Cards</b> 3% of Limits	<b>Credit Cards</b> \$0 if paid off	<b>HECS</b> variable with income
Conteres	Personal	Child
<b>Car Loan</b> Repayment or Balance	<b>Loan</b> Repayment or Balance	Support from 3 months
Single	Single	Childcare
\$500-\$650 month min.	\$0 - Living at Home	Costs Actual



<b>Couple</b> \$1691 to \$2355 mth	<b>Children</b> \$218 to \$564 mth	
<b>Owner</b> Occupied 95%-98% inc LMI	<b>Investor</b> 90% inc LMI or + LMI	Childcare Costs Actual
Family Guarantee Capital or Servicing	Family Guarantee Security OO or INV	<b>Gift</b> Not Repayable
First Home Owner Land \$350-\$400k	First Home Owner Build \$650-\$800k	First Home Owner Grant \$10k-New Only
Construction	Location Category 1-2-3	<b>Units</b> Highrise restrictions
Land to build 6-24 months	Off the Plan approval 3-6 mths	Off the Plan Contract or Valuation
Sale Investment Consolidate	<b>Downsize</b> small property	Super Balance payed out by super
Age 45+ Exit Strategy 30 year loan	Cash Out \$250k-80%   Proof	<b>LMI</b> Payable> 80 or 85%
<b>Redraw</b> \$0   Variable	Offset \$10 month	Valuations Upfront
<b>Comparison</b> \$0   Variable	<b>%</b> \$10 month	<b>Costs</b> Upfront - Month - Annual