

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

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