Horizon Mortgages

FOR BROKERS USE ONLY

		PRIME		NEAR PRIME		SPECIALIST	
		FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC
Product Parameters	Borrowers	Individuals/Company and Trust borrowers					
LVR's	Max LVR's - Residential	Resi - 85%		Resi - 80%		Resi - 75%	
	Max LVR's - Commercial	Commercial - 75%		Commercial - 65%	Commercial - 60%	Commercial - 60%	
	Lease Doc	Commercial only up to 70% with 1.4x interest cover					
	Self Employed Term	24 months ABN and 12 months GST registration		12 months ABN and 1 day GST registration		6 months ABN and 1 day GST registration	
Document Requirements	PAYG	Two pay slips and one other doc	N/A	Two pay slips and one other doc	N/A	Two pay slips and one other doc	N/A
	Self employed	Two year tax returns & NOA	Acc dec, or six month BAS or six month bank statements	One year tax returns & NOA	Acc dec, or six month BAS or six month bank statements	One year tax returns & NOA	Acc dec, or six month BAS or six month bank statements
	Rental Income	80%					
	Living Expenses	HEM					
	Mortgage conduct	Verified via CCR (if loan is not evident on the CCR, 6 months mortgage statements required or 12 months for non-conforming loans)					
	Non-mortgages i.e. personal loans/credit cards/ other debts	Verified via CCR (if loan is not evident on the CCR, 3 months loan statements required)					
	Cash Out	Unlimited cash out for any acceptable purpose*					

* Anything above $250k may required evidence of where funds will be put towards.

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Credit Impairment	Mortgage conduct	Paid every month accepted - no arrears		Up to one month mortgage arrears		Up to two months mortgage arrea	
	Personal Loans/Credit Cards/other debts to be paid out	No arrears / one month statement		One late payment		>One late payment	
	Defaults/Judgements	<2k and >two years ignored		<2k and >one year ignored Up to two impairments in one event		Up to four impairments in one event	
	Discharged Bankrupt	No		Yes discharged in the last 24 months		Discharged	
	Part 9 & 10	No		Yes		Yes	
Employment and Income	Company Income	All company income to be treated as Company income irrespective if it's the borrowing entity or not					
	Part time and Full time	Employed last six months in the same business		Employed three months in current business			
	Contract	Evidence of the contract and continuous employment in the same industry for at least 12 months					
	Casual	Minimum 6 months with the same employer and 12 months continuous employment in the same industry					
	Overtime and shift allowance	100% if evidenced with pay slip					
	Bonuses	100% if evidence provided					
	Family Tax Benefit Types A & B	Acceptable where the allowance is ongoing and the child is max 13 years old					
	Commissions	100% if evidence is provided					

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Servicing	Assessment rate	2% (standard applications) 1% (dollar for dollar refinances, no cash out)					
	OFI's	Actual payments + 25%					
	HEM	Income-based HEM					
Misc/Features	Postcodes	S & P postcodes					
	Borrowers	Individual, company and corporate trust borrowers					
	Vacant land	Yes, at 60% LVR					
	Construction	No					
	Splits	4 Splits					
	Offset Account	Yes					
	Consolidation	No limit		Max six debts and $300k		Max six debts and $300k	
	Payout ATO debts	Yes					
SMSF	Net asset position	Nil net asset position					
	Liquidity	Nil Liquidity					
	Offset Account	No					

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