

Resi is the preferred Mortgage Manager and specialist lending provider for the VOW Group. Specialised service offering:

1. Multi funder options delivering a wide range of loan solutions for customers
2. Access to several funders who don't credit score.
3. Dedicated Relationship Managers (that have knowledge of funder niches) to assist with credit enquiries and scenarios.
4. Breadth of funding allows us to find a solution for most viable lending situations.
5. Dedicated credit team with delegated credit authorities
6. Customer ownership is always maintained by branch / broker and not the lender
7. Fully Assessed Pre-Approvals
8. Cash out on all products up to 80% LVR

Product Highlights:

<p>Flexi Options Product:</p> <ul style="list-style-type: none"> • NRAS properties up 80% Refinance • Lo Doc applications up 80% Inc Vacant Land • Construction (full and Lo Doc) up to 95% For O/O • O/O lending starting at 3.79% P & I • O/O 80-90% LVR starting at 4.06% • Bridging Finance Servicing on end debt only • No Credit Scoring below 80% LVR • Investment lending. Starting at 3.99% P & I variable • Investment lending up to 90% I/O • 12 Month Clawback 	<p>Smartpro Product:</p> <ul style="list-style-type: none"> • Construction up to 95% for O/O • Property up to 120 acres acceptable as security • O/O with rates from 3.79% • No need for Genuine savings if LVR is below 90% • 6 months rental statements can be used as genuine savings contributions
<p>Renew & Restart Range:</p> <ul style="list-style-type: none"> • Lo Doc starting at 4.59% • No risk fees or LMI on most products up to 85% Construction, Lo Doc and credit impairment. • Defaults and Non-Conforming • Business lending (not cash flow) up to 80% • Existing debt repayments calculated on actual repayments (plus loading of 20% behind the scene) 	<p>Agility Products:</p> <ul style="list-style-type: none"> • Lo Doc, One form of verification • Non Gen Savings • Defaults and Non-Conforming • No LMI or Risk fee up to 85% LVR (Prime full doc) Investment to 95% INV LMI