

Credit Proposal / Disclosure

This proposal has been generated by:

Broker	Jong (John) Yoo		
Authorised Credit Representative name and Credit Representative number	Not Applicable		
Organisation	John Yoo Finance Services		
Address	24 Lansdowne Street Eastwood, NSW, 2122	Phone:	0288192357
		Fax:	0298010999
Email Address	jkyoo12@gmail.com	Mobile:	0424-842-733
Australian Credit Licence name and Australian Credit Licence number	Jong Kun Yoo (ACL# 382936)		
Australian Company Number of ACL holder	Not Applicable		

If your broker is a Credit Representative, this Credit Proposal is being provided on behalf of the licensee.

Customer details:

Charina Mantilla, Anecito Jr Sagrado Mantilla

Primary Contact Details:

Address: 17 Valley View Cres Glendale, NSW, 2285		
Home:	Work: 0249904834	Mobile: 0439-383-622

Summary

This Credit Proposal provides you with information on:

- Your requirements and objectives for this loan,
- The product(s) selected
- Fees payable by you to the financial Institution if you proceed with the loan
- Fees payable by you to us
- Commissions and remuneration that we will receive if you proceed with the loan.

Requirements and Objectives (purpose of loan)

to assist with the purchase of the vacant of land

Search parameters

Product Type	Include	Exclude	Other Options
Standard Variable	Y		State: NSW Loan Purpose: Owner Occupied Repayment Option: Principal & Interest OR Interest Only
Basic	Y		
Intro/Discount			
Equity			
Fixed			
Reverse Mortgage			
Product Option	Must Be	Exclude	
Low Doc		Y	
No Doc		Y	
Credit Impaired		Y	
Interest in Advance		Y	
Professional Packs	Y		

Restricted by	Features
Financial Institution	Loan term
	30 years
	Loan Amount
	\$232,000.00

Product(s) Selected

You have chosen the following mortgage product(s).

Lender	Product Name	Proposed Loan Amount	Variable Rate	Intro/Fixed Rate	Assessment Rate	Repayment Type	Actual Repayment (monthly)	Assessment Repayment (monthly)	Term
Homeside Lending	Homeplus Home Loan <\$250k (75%-90%LVR)	\$232,000.00	5.74%	0.00%	7.40%	Principal & Interest	\$1,352.42	\$1,606.32	30

*Details for the first six products are shown. For remaining products, please refer to the appropriate product record in Flex.

Homeplus Home Loan <\$250k (75%-90%LVR):

Fee details: \$600 Application Fee waived for for new loans \$250k and above. Must be new clients to Homeside. Lenders Legal fees may be higher if additional legal work is required, eg a trust perusal.

Rate details: N/A

Current Specials: The \$600 application fee for new Homeside loan applications will be waived until further notice for all loans > \$250k.

Other Notes: Can use with 1-5 yrs fixed P& I or INT only avail. 100% offset acct & Gold C/C. HomeSide HomePlus consists of a Home Loan, optional Deposit Offset Account and the choice of either a Gold Visa or Gold Mastercard. Construction only available for 5yrs I/O.

Reason why product was selected:

Applicants have chosen the product after compareing other lenders products with the Comparison report I have provided. Also Homeside 's turn around time is relatively competitive as applicants need to get a pre-approval asap.

Interest rates, fees, and repayments may change if the lender changes its loan terms.

Fee Summary

These fees are payable by you to the nominated person, organisation or institution for the purpose of the loan application and subsequent settlement. These figures are reasonable estimates. The final figures payable to the lender will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds. These fees are once only payments

Fees and Disbursements	
Lender Application Fee (Override: No)	\$800.00
Lender Loan Stamp Duty (Override: No)	\$0.00
Lender Mortgage Insurance (Override: No)	\$0.00
Lender Extra Evaluation Fee (Override: No)	\$0.00
Lender Split Loan Fees (Override: No)	\$0.00
Govt. Mortgage Registration (Override: No)	\$102.00
Property Fees	\$10,344.00
Conveyancing Fee (to solicitor/conveyance)	\$1,500.00
Govt. Title Transfer Stamp Duty	\$8,640.00
Govt. Transfer Fee	\$204.00
Other Fees or funds required for the application	
Total Fees (including Mortgage Registration)	\$11,246.00

Other Fees Description:

Funding Position Summary

Funds Required		Funds Available			
Property Purchase Amt	\$290,000.00	Cash Deposit	\$70,000.00	LVR	80.00%
Total Fees	\$11,246.00	FHB Grant	\$0.00		
Refinance Amount	\$0.00	Proposed Loan Amt	\$232,000.00		
Refinance Exit Cost	\$0.00				
Total Funds Required	\$301,246.00	Total Funds Available	\$302,000.00	Surplus	\$754.00

We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements.

Fees Payable by you to us

If you have not received a Quote, this indicates that no fees are payable by you to us. If a Quote was previously issued to you, this will indicate the fees payable by you to us.

Commission paid to the licensee by the lender (through AFG) after finance is provided

Commissions payable for the loan you have selected		
Commission	(1) Total Paid to Licensee and / or Licensees organisation	(2) Paid to Representative / Credit Representative from percentage shown in Column (1)
Upfront *	We estimate this to be \$ 1,236-56 GST not inclusive	We estimate this to be \$ N/A
Trail **	We estimate this to be \$Nil in 1 st year. 2 nd year \$23 pm increased to year 6 max \$55 pm based on same loan amount	We estimate this to be \$ N/A

* Upfront commission is a one time payment from the lender and is based on a percentage of the principal loan amount that is advanced at Settlement.

** Trail commission is an annual payment that is paid in monthly instalments (payable throughout the term of the loan). This is expressed as a maximum value. The trail amount may vary from year to year, depending on the lender, the product selected and the balance of the loan. Therefore, this is an estimate of the maximum amount that will be received as a monthly trail commission. As the loan amount decreases over time, the monthly trail payment will correspondingly decrease over time. Some lenders do not pay any trail commission in the first 12 months after loan settlement. All amounts are inclusive of GST.

We may receive additional commissions from volume bonuses referred to in our Credit Guide. The amount of those additional commissions cannot be determined at the date of this document.

From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.

Other remuneration for this loan submission N/A

Referral Fees or benefits payable by the licensee to third parties

Where clients have been referred, the licensee or credit representative may remunerate the referrer in accordance with usual business practices. This means that we may remunerate parties through payments, rewards or benefits. Any key referral payments are disclosed below. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.

Referral fees or Benefits	
Remuneration recipient	Paid to _____ for referring you to us
Upfront Percentage	An upfront (once only) referral fee is paid to the third party as a percentage of the initial commission earned on the loan amount. This is paid to the referrer after loan settlement. This referral fee equates to a maximum (including GST)% of the upfront commission received by the licensee. We estimate this to be \$ (including GST)
Trail percentage	A trail (ongoing) referral fee is paid to the third party as a percentage of the commission earned on the loan amount. This referral fee equates to a maximum (including GST)% of the trail commission received by the licensee. The trail commission is based on the outstanding loan amount and is an annual payment that is divided into monthly instalments. We estimate that the maximum monthly amount payable to the third party would be \$ (including GST)
Fixed	A referral fee is paid to the third party as a fixed amount. This is a maximum value of \$ (including GST) , paid to the referrer after the loan settlement
Other	Details of other remuneration paid or provided to the referrer:
Details of any other referral remuneration not disclosed above (include recipients, payment amounts and methods used in any calculations)	N/A

Warning: Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document.

Broker Signature _____

Date _____

Consumer Signature  _____
Anecito Jr Sagrado Mantilla

Date 12/04/2013

Consumer Signature  _____
Charina Mantilla

Date 12/04/2013