AVIALABLE	**COMMBANK 40% DEPOSIT LOAN ---- 60% LVR ---**			**NO GOVT GUARANTEE OR LMI REQUIRED**	
$600,000 CONTRACT	BUYERS RISK	LOAN IMPAIRMENT RISK A		NO GOVERNMENT GUARANTEE	TOTAL PROVISION FOR LOSS
BASE INTEREST RATE 6.34%	RISK B	RISK A	RISK A LOADING	RISK A	NO GOVERNMENT GUARANTEE
LOAN	66.66%	1.60%	0.00%	0.00%	68.26%
$360,000.00	$239,976.00	$5,760.00	$0.00	$0.00	$245,736.00
BIG 4 BANKS will provide a loan provided a minimum deposit of 40% is received .The deposit and loan impairment provide for potential variable risks beyond the banks control .					
AVIALABLE	**COMMBANK 20% DEPOSIT LOAN ---- 80% LVR ---**		**NO GOVT GUARANTEE OR LMI REQUIRED**		
$600,000 CONTRACT	BUYERS RISK	LOAN IMPAIRMENT RISK A		NO GOVERNMENT GUARANTEE	TOTAL PROVISION FOR LOSS
INTEREST RATE 6.49%	RISK B	RISK A	RISK A LOADING	RISK A	NO GOVERNMENT GUARANTEE
LOAN	25.00%	1.60%	0.15%	0.00%	26.75%
$480,000.00	$120,000.00	$7,680.00	$720.00	$0.00	$128,400.00
BIG 4 BANKS will provide a loan provided a minimum deposit of 20% is received .The deposit and loan impairment provide for potential variable risks beyond the banks control .					
AVIALABLE	**COMMBANK 5% DEPOSIT LOAN -- 95% LVR ---**		**WITH GOVERNMENT GUARANTEE APPLIED**		
$600,000 CONTRACT	BUYERS RISK	LOAN IMPAIRMENT RISK A		GOV GTEE 15% OF CONTRACT	TOTAL PROVISION FOR LOSS
INTEREST RATE 7.74%	RISK B	RISK A	RISK A LOADING	RISK A 15% of contract price	GOVERNMENT GUARANTEE APPLIES
LOAN	5.30%	1.60%	1.40%	15.79%	24.09%
$570,000.00	$30,210.00	$9,120.00	$7,980.00	$90,000.00	$137,310.00
The BIG 4 BANKS will provide a loan as the Government guarantee (RISK A) replaces the (RISK B) and provides for variables beyond the banks control					
PRO FORMA	**KICK START 5% DEPOSIT LOAN ----**	**95% LVR WITH GOVERNMENT GUARANTEE APPLIED**		**PENDING TREASURY REVIEW**	
$600,000 CONTRACT	DEPOSIT PAID 5%	LOAN IMPAIRMENT RISK A		GOV GTEE 15% OF CONTRACT	TOTAL PROVISION FOR LOSS
Base 6.34% - 1.60%=4.74%	BUYERS RISK B	RISK A	RISK A LOADING	IS NOT RISK B ..IT IS RISK A	GOVERNMENT GUARANTEE APPLIED
LOAN	5.30%	Removed from can	Removed from can	15.79%	21.09%
$570,000.00	$30,210.00	not included in interest charge of 4.74%		$90,000.00	$120,210.00

The BIG 4 BANKS have assessed the risk of loss by default in providing a 95% LVR loan is 3% including accrued interest and recovery costs.

The Govt Guarantee removes the buyers risk B (the deposit)and increases the banks risk A and includes variables beyond the banks control .

The Govt Guarantee increases the banks provision for RISK A LOSSES (loan impairment) from 3% to 15.79% . Five times the banks assessed risk of loss.

IF YOUR BANK DOES NOT REMOVE LOAN IMPAIRMENT CHARGES FROM YOUR CAN OF INTEREST THEY ARE GUILTY OF PRICE GOUGING !

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