

hoot
HOMES

**FIRST
HOME
BUYER**

FINANCE AVAILABLE*

*FOR ELIGIBLE FIRST HOME BUYERS ONLY,
TERMS FEES AND CONDITIONS MAY APPLY

**AVAILABLE FOR FIRST
HOME BUYERS ONLY**

JUMP START* HOME LOAN

- ✓ **5% DEPOSIT**
- ✓ **NO MORTGAGE INSURANCE**
- ✓ **NO MORE TO PAY UNTIL COMPLETION**
- ✓ **FANTASTIC HOME & LAND PACKAGES IN SYDNEYS MOST SOUGHT AFTER ESTATES**

*For eligible first home buyers only, terms fees and conditions may apply

4.95% p.a.

Comparison rate:

4.95% p.a.

NO FEES

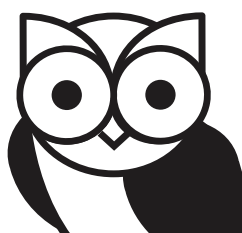
No finance? No worries.

We know that saving for a deposit and mortgage insurance isn't easy. We've partnered up with Mortgage Link to provide you with a **First Home Buyer Special Offer** to get your foot in the property door now.

With a low deposit of 5%, no mortgage insurance, and no more to pay until completion, the **Jump Start Home Loan** is here to help you get your Sydney home and save you thousands! This offer is available for First Home Buyers on selected Home and Land Packages with Hoot Homes.*

Visit www.hoothomes.com.au or speak to one of our friendly new home consultants to find out more!

*See page 2 for full terms, fees and conditions.



KEY FEATURES	No Lenders Mortgage Insurance Must have clear credit history No contractual repayments during construction Visa Debit card access No Cash Out permitted Maximum amount \$750,000
ACCEPTABLE PURPOSE	Purchase of acceptable House and Land Packages for owner occupied purposes
ACCEPTABLE BORROWERS	Australians purchasing or building owner occupier properties

ACCOUNT STRUCTURE & RATES

	ACCOUNT 1	ACCOUNT 2	ACCOUNT 3
MAX LOAN AMOUNT	\$300,000	\$300,000	\$112,500
INTEREST RATE	4.95%	4.95%	4.95%
COMPARISON RATE	4.95%*	4.95%*	4.95%*
MAX LVR	40%	40%	15%
LOAN OPTIONS	Principal & Interest	Interest Only - up to 10 yrs then reverts to P&I	Principal & Interest
RATE TYPE	Variable	Variable	Fixed
LOAN TERM	30 years	30 years	Up to 10 years
REDRAW/OFFSET VISA	Not available until Acc 3 is repaid in full	Not available	Yes

*CPR based on a \$150,000 loan amount over 25 years

FEES

APPLICATION FEE	NIL
SETTLEMENT FEE	NIL
VALUATION FEE	NIL
ANNUAL/MONTHLY FEE	NIL
PROGRESS INSPECTION FEES	NIL
LEGAL FEE	NIL
DISCHARGE FEE	\$535.00 + disbursements

Fees are indicative and are subject to change.

If the loan application does not proceed to settlement, then all fees including valuation and legal fees incurred during the processing of the loan application (where applicable) will be payable in full by the borrower/s.

Funding provided by:



Axis Lending is a Sydney-based non-bank lender, specialising in home loan mortgage solutions with over 100 years of combined experience.

ADDITIONAL NOTES:

- Statements issued January and July.
- Offset facility available on Account 3. Offset will only be available on accounts 1 & 2 after account 3 is repaid in full.
- Voluntary repayments can be made at any time without penalty.
- Free unlimited transactions via Internet Banking, BPay, EFTPOS, Direct Debit/salary Credit, Westpac ATM withdrawals.
- Weekly, fortnightly or monthly repayments post-construction.
- 5-6 progress drawdowns.
- Construction must commence within 6 months from the initial drawdown date on your Axis Premium Contract and be completed within 12 months from the initial drawdown.

Terms, fees, conditions and eligibility criteria apply. Subject to Lenders approval. Credit provided by Axis Lending Pty Ltd ABN 97 628 570 094 (Credit Rep Number 493357 of Australian Credit License 484303) (Axis Lending). Offer available from 27th April 2019 and for a limited time only. Any information provided in this brochure does not take into account your individual objectives, financial situation or needs. You should consider whether it is appropriate for you and read the relevant disclosure documents provided by us or Axis Lending.

To be eligible, customers must: (a) qualify for NSW Government's First Home Owner Grant (FHOG); (b) pay a 5% deposit under the contract for the Home and Land package plus apply the \$10,000 FHOG towards the Home and Land package. The 5% deposit and FHOG will be applied to land and build contract deposits, government charges, transaction and lending costs; (c) qualify for the Hoot Homes Jumpstart first home buyer loan provided by Axis Lending. The customer must attend a loan eligibility interview and make a subsequent loan application. We recommend that this loan application be made with the assistance of Mortgage Link Holdings Pty Ltd ACN 129 528 605 (Australian Credit License Number: 388691), being Hoot Homes preferred mortgage broker; and (d) qualify for a home loan and meet the eligibility criteria of Axis Lending. Lender's mortgage insurance is not applicable and all relevant loan, stamp duty (if applicable based on first home buyers assistance scheme), transaction and finance fees are paid by Hoot Homes through to the practical completion of the home and land packages. Solicitors conveyancing fees will be paid by us up to a maximum of \$1200 (including GST). We recommend you use Hoot Homes preferred conveyancer for the purposes of the conveyance and reviewing the home loan contracts. This offer is available on select Hoot Homes home and land packages in select estates only. Customers home loan repayments will commence once practical completion of the home and land package is achieved and keys are handed over to the customer. All home and land packages are priced under \$750,000 to qualify for the FHOG requirements.