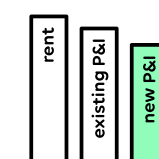




Easier qualification to refinance your SMSF.

- 1 Check qualification criteria
 - Proposed **new interest rate is less** than the current interest rate
 - **actual rent covers actual P&I repayments**



- 2 Application and supporting documents submission

- ONE of the following...
 - ~ 12 months rental statements including confirmation of rent
 - ~ 12 months SMSF Cash Management Account statements including rental income
 - ~ rental agreement
- EITHER group of the following...
 - 12 months loan statements for SMSF loans being refinanced
 - or*
 - 12 months SMSF Cash Management Account statements showing loan repayments
 - most recent SMSF loan statement
- discharge authority for outgoing institution
- Rates Notice for all properties being refinanced.
- most recent audited SMSF financial statement
- most recent SMSF tax return
- Certified Trust Deeds (Bare and SMSF trust)
- Certified SMSF Member IDs
- Application Form

- 3 Pre-Approval offer to be accepted by client