

# HomeLoanCheckUp

Summary Report for:-

An Example

HomeLoanCheckUp@hotmail.com

## Your Loan Details

<b>Lender:</b>	<b>Loan Name:</b>	<b>Loan Amount:</b>	<b>Repayment:</b>	<b>Repayment Frequency:</b>		
Not Shown	Not Shown	250000	1950	12		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Rate Type:</b>	<b>Expires:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Loan term (yrs):</b>
8	Variable			10	Monthly	24.58
<b>LVR (%):</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>	
80	100	n	y	50	undefined	

[www.homeloancheckup.com.au](http://www.homeloancheckup.com.au)

# HomeLoan CheckUp

## Summary 1:-

## The Most Competitive Loans (regardless of features)

The following loans are the most competitive loans of the 536 loans that, for your given loan details, would be paid out faster than your loan (assuming all current conditions remain the same). This means that if your mortgage was one of these loan products, instead of the one you have at the moment, you would pay off your loan faster than you presently can.

Please remember that not all of these loans have the same features as your loan and future interest rate movements cannot be accurately predicted, all factors which may impact on the speed at which your mortgage is repaid.

### Loan Rank 1 - Summary 1

<b>Lender:</b>				<b>Loan Name:</b>		
###Morgan Brooks DIRECT				Premium 2 Year Fixed		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.79	6.55			18.5	142272	6.51
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95			n	y		

#### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

## Loan Rank 2 - Summary 1

<b>Lender:</b>				<b>Loan Name:</b>		
Teachers Credit Union				Solutions Plus Home Loan		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.64				18.66	138456	6.57
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	400		y	y		

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

## Loan Rank 3 - Summary 1

<b>Lender:</b>		<b>Loan Name:</b>				
IMB Ltd		IMB Professionals Mortgage \$200K-\$299K				
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.65				18.69	137811	6.6
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
90	302.5	1500	y	y	100	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
	Y	Y	Y	Y	Y	Y	

## Loan Rank 4 - Summary 1

<b>Lender:</b>			<b>Loan Name:</b>			
Quick Direct			Quick Direct Fixed 2 Year			
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.08	6.58			18.76	136120	6.63
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95		250	n	y		

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
	Y	Y	Y	Y	Y		Y

## Loan Rank 5 - Summary 1

<b>Lender:</b>			<b>Loan Name:</b>			
BetterOption			Better Option Reward Home Loan			
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.64		10	Monthly	18.85	133294	6.66
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
75	150	300	y	y	100	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

# HomeLoan CheckUp

## Summary 2:-

**The Most Competitive Loans  
(with the same, or more,  
features as your loan)**

The following loans are the most competitive loans of the 4 loans that, for your given loan details, would be paid out faster than your loan (assuming all current conditions remain the same). This means that if your mortgage was one of these loan products, instead of the one you have at the moment, you would pay off your loan faster than you presently can.

These loans have the same or more features than your loan. Please remember that future interest rate movements cannot be accurately predicted which is a factor that may impact on the speed at which your mortgage is repaid.

## Loan Rank 1 - Summary 2

<b>Lender:</b>				<b>Loan Name:</b>		
###Newcastle Permanent Bldg Society				Real Deal Home Loan		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.97				19.64	115527	6.91
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	500		y	y	50	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

## Loan Rank 2 - Summary 2

<b>Lender:</b>				<b>Loan Name:</b>		
Commonwealth Bank				3 Year Fixed Rate		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.39	7.36			20.99	84010	7.29
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	750		n	y	50	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

## Loan Rank 3 - Summary 2

<b>Lender:</b>				<b>Loan Name:</b>		
Newcastle Permanent Bldg Society				Real Options Home Loan		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.37				21.07	82070	7.31
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	900		y	y	50	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
	Y	Y	Y	Y	Y	Y	

## Loan Rank 4 - Summary 2

<b>Lender:</b>				<b>Loan Name:</b>		
Community CPS				Standard Variable Rate		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.64				22.24	54642	7.58
<b>LVR (%):</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	1040		y	y	50	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

# HomeLoan CheckUp

## Summary 3:-

### The Most Competitive Refinance Loans

(regardless of features but taking into account transfer costs)

The following loans are the most competitive loans of the 526 loans that, for your given loan details, would be paid out faster than your loan (assuming all current conditions remain the same) when including setup and discharge costs. This means that if you transferred to one of these loan products, you would pay off your loan faster than you presently can.

Please remember that not all of these loans have the same features as your loan and future interest rate movements cannot be accurately predicted, all factors which may impact on the speed at which your mortgage is repaid.

## Loan Rank 1 - Summary 3

Lender:				Loan Name:		
###Morgan Brooks DIRECT				Premium 2 Year Fixed		
Initial (Fixed)/ Variable Rate:	Default Rate:	Ongoing Fees:	Fees paid:	Comparative loan term (yrs):	Payment Savings(\$):	Effective Annual Interest rate(%):
6.79	6.55			18.51	141932	6.54
LVR (%):	Start Up Costs:	Discharge / Break Fees:	Redraw:	Portable:	Offset(%):	LOC:
95			n	y		

### Available:

Australia Wide	NSW / ACT:	QLD:	VIC:	TAS:	SA:	WA:	NT:
Y							

## Loan Rank 2 - Summary 3

<b>Lender:</b>				<b>Loan Name:</b>		
Teachers Credit Union				Solutions Plus Home Loan		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.64				18.74	136726	6.6
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	400		y	y		

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

## Loan Rank 3 - Summary 3

<b>Lender:</b>		<b>Loan Name:</b>				
IMB Ltd		IMB Professionals Mortgage \$200K-\$299K				
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.65				18.75	136414	6.52
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
90	302.5	1500	y	y	100	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
	Y	Y	Y	Y	Y	Y	

## Loan Rank 4 - Summary 3

<b>Lender:</b>			<b>Loan Name:</b>			
Quick Direct			Quick Direct Fixed 2 Year			
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.08	6.58			18.78	135770	6.61
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95		250	n	y		

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
	Y	Y	Y	Y	Y		Y

## Loan Rank 5 - Summary 3

<b>Lender:</b>			<b>Loan Name:</b>			
Quick Direct			Quick Direct Fixed 3 Year			
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.03	6.58			18.87	133523	6.64
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
90		250	n	y		

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
	Y	Y	Y	Y	Y		Y

# HomeLoan CheckUp

## Summary 4:-

### The Most Competitive Refinance Loans

(with the same, or more, features as your loan, and including transfer costs)

The following loans are the most competitive loans of the 4 loans that, for your given loan details, would be paid out faster than your loan (assuming all current conditions remain the same) when including setup and discharge costs. This means that if you transferred to one of these loan products, you would pay off your loan faster than you presently can.

These loans have the same or more features than your loan. Please remember that future interest rate movements cannot be accurately predicted which is a factor that may impact on the speed at which your mortgage is repaid.

## Loan Rank 1 - Summary 4

<b>Lender:</b>				<b>Loan Name:</b>		
###Newcastle Permanent Bldg Society				Real Deal Home Loan		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
6.97				19.74	113162	6.93
<b>LVR (%):</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	500		y	y	50	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

## Loan Rank 2 - Summary 4

<b>Lender:</b>				<b>Loan Name:</b>		
Commonwealth Bank				3 Year Fixed Rate		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.39	7.36			21.16	79979	7.32
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	750		n	y	50	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							

## Loan Rank 3 - Summary 4

<b>Lender:</b>				<b>Loan Name:</b>		
Newcastle Permanent Bldg Society				Real Options Home Loan		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.37				21.28	77317	7.36
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	900		y	y	50	

### Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
	Y	Y	Y	Y	Y	Y	

# Loan Rank 4 - Summary 4

<b>Lender:</b>				<b>Loan Name:</b>		
Community CPS				Standard Variable Rate		
<b>Initial (Fixed)/ Variable Rate:</b>	<b>Default Rate:</b>	<b>Ongoing Fees:</b>	<b>Fees paid:</b>	<b>Comparative loan term (yrs):</b>	<b>Payment Savings(\$):</b>	<b>Effective Annual Interest rate(%):</b>
7.64				22.51	48355	7.64
<b>LVR (%)</b>	<b>Start Up Costs:</b>	<b>Discharge / Break Fees:</b>	<b>Redraw:</b>	<b>Portable:</b>	<b>Offset(%):</b>	<b>LOC:</b>
95	1040		y	y	50	

## Available:

<b>Australia Wide</b>	<b>NSW / ACT:</b>	<b>QLD:</b>	<b>VIC:</b>	<b>TAS:</b>	<b>SA:</b>	<b>WA:</b>	<b>NT:</b>
Y							