

Incomes Required – Keystart – 7.35% - Variable - V1.87 Calc

Single Applicant – No Kids – No Debts – Income Limit \$148,000

<u>Package</u>	<u>Required Base Income</u>
\$550,000	\$100,000
\$600,000	\$113,500
\$650,000	\$121,000
\$700,000	\$134,000
\$730,000	\$139,000
\$800,000	NA
\$850,000	NA

Dual Applicants – No Kids – No Debts – One Applicant Working - Income Limit \$218,000

<u>Package</u>	<u>Required Base Income</u>
\$550,000	\$133,000
\$600,000	\$141,000
\$650,000	\$149,000
\$700,000	\$163,000
\$730,000	\$168,000
\$800,000	NA
\$850,000	NA

Dual Applicants – No Kids – No Debts – Both Applicants Working - Income Limit \$218,000

<u>Package</u>	<u>Required Base Incomes</u>
\$550,000	\$114,000 (\$57,000 Each)
\$600,000	\$122,000 (\$61,000 Each)
\$650,000	\$134,000 (\$67,000 Each)
\$700,000	\$142,000 (\$71,000 Each)
\$730,000	\$146,000 (\$73,000 Each)
\$800,000	NA
\$850,000	NA

Dual Applicants – 1 Child – No Debts – One Applicant Working - Income Limit \$218,000

<u>Package</u>	<u>Required Base Incomes</u>
\$550,000	\$140,000
\$600,000	\$148,000
\$650,000	\$163,000
\$700,000	\$171,000
\$730,000	\$175,000
\$800,000	NA
\$850,000	NA

Incomes Required – CBA New Home Scheme (95%) Rate 5.79% OOC

Single Applicant – No Kids – No Debts

Package	Required Base Income
\$550,000	\$95,000
\$600,000	\$108,000
\$650,000	NA
\$700,000	NA
\$750,000	NA
\$800,000	NA
\$850,000	NA

Dual Applicants – No Kids – No Debts – One Applicant Working

Package	Required Base Income
\$550,000	\$122,000
\$600,000	\$134,000
\$650,000	NA
\$700,000	NA
\$750,000	NA
\$800,000	NA
\$850,000	NA

Dual Applicants – No Kids – No Debts – Both Applicants Working

Package	Required Base Incomes
\$550,000	\$109,000 (\$54,500 Each)
\$600,000	\$115,000 (\$57,500 Each)
\$650,000	NA
\$700,000	NA
\$750,000	NA
\$800,000	NA
\$850,000	NA

Dual Applicants – 1 Child – No Debts – One Applicant Working

Package	Required Base Incomes
\$550,000	\$135,000
\$600,000	\$142,000
\$650,000	NA
\$700,000	NA
\$750,000	NA
\$800,000	NA
\$850,000	NA

Incomes Required – CBA Single Parent Scheme (98%) Rate 5.79% Owner Occ

Single Applicant – 1 Child – No Debts

<u>Package</u>	<u>Required Base Income</u>
\$550,000	\$112,000
\$600,000	\$119,000
\$650,000	NA
\$700,000	NA
\$750,000	NA
\$800,000	NA
\$850,000	NA

Single App – 2 Kids – No Debts

<u>Package</u>	<u>Required Base Income</u>
\$550,000	\$118,500
\$580,000	125,000
\$650,000	NA
\$700,000	NA
\$750,000	NA
\$800,000	NA
\$850,000	NA

Max income allowed for Scheme is \$125,000 as per the Notice of Assessment.

Max loan with 2 dependents on a \$125,000 income is \$570,000 allowing for a \$580,000 package.

Tax free income like Centrelink & Child Support income can be used to increase Borrowing.

Incomes Required – Westpac 95% LVR Package (9.29% Assessment)

Single Applicant – No Kids – No Debts

Package	Required Base Income
\$550,000	\$99,000
\$600,000	\$112,500
\$650,000	\$119,500
\$700,000	\$132,000
\$750,000	\$141,000
\$800,000	\$147,000
\$850,000	\$155,000

Dual Applicants – No Kids – No Debts – One Applicant Working

Package	Required Base Income
\$550,000	\$132,000
\$600,000	\$139,000
\$650,000	\$147,000
\$700,000	\$161,500
\$750,000	\$169,000
\$800,000	\$177,000
\$850,000	\$189,000

Dual Applicants – No Kids – No Debts – Both Applicants Working

Package	Required Base Incomes
\$550,000	\$114,000 (\$57,000 each)
\$600,000	\$120,000 (\$60,000 each)
\$650,000	\$132,000 (\$66,000 each)
\$700,000	\$140,000 (\$70,000 each)
\$750,000	\$146,000 (\$73,000 each)
\$800,000	\$160,000 (\$80,000 each)
\$850,000	\$166,000 (\$83,000 each)

Dual Applicants – 1 Child – No Debts – One Applicant Working

Package	Required Base Incomes
\$550,000	\$139,000
\$600,000	\$147,000
\$650,000	\$154,000
\$700,000	\$169,000
\$750,000	\$177,000
\$800,000	\$189,000
\$850,000	\$197,000

Incomes Required – Bankwest 98% - OOC (Assessment Rate 11.27%)

Single Applicant – No Kids – No Debts

Package	Required Base Income
\$550,000	\$123,000
\$600,000	\$137,000
\$650,000	\$147,000
\$700,000	\$163,000
\$750,000	\$172,000
\$800,000	\$186,000
\$850,000	\$197,000

Dual Applicants – No Kids – No Debts – One Applicant Working

Package	Required Base Income
\$550,000	\$151,000
\$600,000	\$167,000
\$650,000	\$176,000
\$700,000	\$190,000
\$750,000	\$201,000
\$800,000	\$218,000
\$850,000	\$229,000

Dual Applicants – No Kids – No Debts – Both Applicants Working

Package	Required Base Incomes Combined
\$550,000	\$136,000
\$600,000	\$144,000
\$650,000	\$154,000
\$700,000	\$168,000
\$750,000	\$176,000
\$800,000	\$188,000
\$850,000	\$196,000

Dual Applicants – 1 Child – No Debts – One Applicant Working

Package	Required Base Income
\$550,000	\$165,000
\$600,000	\$174,000
\$650,000	\$188,000
\$700,000	\$199,000
\$750,000	\$216,000
\$800,000	\$227,000
\$850,000	\$238,000

Incomes Required – ANZ 97% LVR Owner Occupied – Assessment Rate 9.94%

Single Applicant – No Kids – No Debts

Package	Required Base Income
\$550,000	\$112,000
\$600,000	\$119,000
\$650,000	\$127,000
\$700,000	\$140,000
\$750,000	\$148,000
\$800,000	\$164,000
\$850,000	\$172,000

Dual Applicants – No Kids – No Debts – One Applicant Working

Package	Required Base Income
\$550,000	\$138,000
\$600,000	\$146,000
\$650,000	\$154,000
\$700,000	\$170,000
\$750,000	\$178,000
\$800,000	\$191,000
\$850,000	\$200,000

Dual Applicants – No Kids – No Debts – Both Applicants Working

Package	Required Base Incomes
\$550,000	\$118,000
\$600,000	\$126,000
\$650,000	\$140,000
\$700,000	\$148,000
\$750,000	\$154,000
\$800,000	\$169,000
\$850,000	\$175,000

Dual Applicants – 1 Child – No Debts – One Applicant Working

Package	Required Base Incomes
\$550,000	\$145,000
\$600,000	\$153,000
\$650,000	\$169,000
\$700,000	\$177,000
\$750,000	\$189,000
\$800,000	\$199,000
\$850,000	\$214,500