



DWF Finance
 Level 28 AMP Building
 140 St George's Terrace
 Perth, WA 6000

T 086 394 4688
 M 0417 902 921
 F 089 278 2525
 E Dennis@wabusinessloans.com.au
 W <http://wabusinessloans.com.au>

Cash management investment and home loans:

- match your mortgage payment monthly with your rent
- capitalise any excess owing to your mortgage balance
- keep the earned income

An example of how this loan works is shown below:

Year	Interest Paid by client variable	Interest Capitalised Fixed Schedule	Total Applicable Fixed Schedule	LVR after Capitalised Interest
Settlement				80.00 %
End Yr 1	4.35 %	4.25 %	8.60 %	83.90 %
End yr 2	5.60 %	3.00 %	8.60 %	86.50 %
End Yr 3	6.60 %	2.00 %	8.60 %	88.25 %
End Yr 4	7.60 %	1.00 %	8.60 %	89.30 %
End Yr 5	8.10 %	0.00 %	8.10 %	89.30 %

The table below shows how this product compares with a Pro Pack Loan

Year	Cash Flow Product			Pro Pack Loan Interest Only Loan		LVR Cash Flow Loan	Monthly Difference
	Interest Paid	Mortgage Balance	Interest	Mortgage Balance	Interest @ 7.62 %		
Settlement		\$ 406,050		\$ 400,000		81.21 %	
End Yr 1	4.35 %	\$ 423,647	\$ 18,011	\$ 400,000	\$ 30,785	83.90 %	\$ 1,064
End yr 2	5.60 %	\$ 436,533	\$ 24,053	\$ 400,000	\$ 30,785	86.50 %	\$ 561
End Yr 3	6.60 %	\$ 445,344	\$ 29,077	\$ 400,000	\$ 30,785	88.25 %	\$ 142
End Yr 4	7.60 %	\$ 449,818	\$ 34,002	\$ 400,000	\$ 30,785	89.30 %	-\$ 268
End Yr 5	8.10 %	\$ 449,818	\$ 36,435	\$ 400,000	\$ 30,785	89.30 %	-\$ 471

You can roll over the product when your property valuation equates to 80 % of the loan balance as shown below

Year	Cash Flow Product			Pro Pack Loan Interest Only Loan		LVR Cash Flow Loan	Monthly Difference
	Interest Paid	Mortgage Balance	Interest	Mortgage Balance	Interest @ 7.62 %		
Settlement		\$ 406,050		\$ 400,000		81.21 %	
End Yr 1	4.35 %	\$ 423,647	\$ 18,011	\$ 400,000	\$ 30,785	83.90 %	\$ 1,064
End yr 2	5.60 %	\$ 436,533	\$ 24,053	\$ 400,000	\$ 30,785	86.50 %	\$ 561
Rollover				\$ 400,000		80.00 %	
End Yr 3	4.35 %	\$ 489,422	\$ 20,808	\$ 400,000	\$ 30,785	88.25 %	\$ 831
End Yr 4	5.60 %	\$ 504,368	\$ 27,788	\$ 400,000	\$ 30,785	89.30 %	\$ 250
End Yr 5	6.10 %	\$ 514,487	\$ 31,046	\$ 400,000	\$ 30,785	89.30 %	-\$ 22