

AUSTRALIA FIRST MORTGAGE PTY LTD atf AFM Unit Trust ABN 30 350 087 357
Comparison Schedule

PRODUCT:			Multi Option Honey moon Ongoing Disc Variable ING	Multi Option Ongoing Disc Variable ING	AFM Platinum Multi Option Variable	Multi Option ING Standard	Multi Option ING 1 yr fixed	Multi Option ING 2 yrs fixed	Multi Option ING 3 yrs fixed	Multi Option ING 4 yrs Fixed	Multi Option ING 5 yrs Fixed	Multi Option ABL Honey moon 1yr Fixed	Multi Option ABL Standard < \$250k	Multi Option Std Variable < \$250k - \$500k	Multi Option Std Variable > \$500k	Multi Option ABL 1 yr fixed	Multi Option ABL 2 yrs fixed	Multi Option ABL 3 yrs fixed	Multi Option ABL 4 yrs fixed	Multi Option ABL 5 yrs fixed	Multi Option Resimac Standard \$50k to \$500K	Multi Option Resimac Standard \$500,001k to \$750k	Multi Option Resimac 1 yr fixed	Multi Option Resimac 2 yrs fixed	Multi Option Resimac 3 yrs fixed	Multi Option Resimac 4 yrs Fixed	Multi Option Resimac 5 yrs Fixed	
Annual Percentage Rate:			6.24	6.84	6.92	7.09	7.10	7.05	7.05	7.05	7.10	6.29	7.20	7.15	7.10	6.95	7.05	7.10	7.15	7.25	7.00	7.10	7.37	7.32	7.31	7.35	7.37	
Loan Amount	Loan Term (yrs)	Secured/Unsecured																										
\$10,000	5	Secured	10.30	10.98	11.06	11.23	11.13	11.15	11.17	11.19	11.24	11.15	11.50	11.45	11.40	11.41	11.40	11.38	11.46	11.55	10.62	10.72	10.83	10.87	10.91	10.97	11.00	
\$50,000	10	Secured	6.65	7.25	7.33	7.5	7.37	7.38	7.40	7.42	7.47	7.43	7.62	7.57	7.52	7.57	7.56	7.54	7.59	7.66	7.36	7.46	7.52	7.55	7.58	7.63	7.68	
\$100,000	25	Secured	6.33	6.93	7.01	7.18	7.03	7.04	7.05	7.06	7.09	7.20	7.29	7.24	7.19	7.27	7.26	7.25	7.27	7.32	7.08	7.18	7.21	7.23	7.25	7.28	7.31	
\$150,000	25	Secured	6.30	6.90	6.98	7.15	7.00	7.01	7.02	7.03	7.06	7.17	7.26	7.21	7.16	7.24	7.23	7.20	7.24	7.29	7.06	7.16	7.18	7.20	7.22	7.25	7.28	
\$200,000	30	Secured	6.28	6.88	6.96	7.13	6.98	6.98	6.99	7.00	7.03	7.15	7.24	7.19	7.14	7.22	7.21	7.20	7.22	7.26	7.04	7.14	7.16	7.18	7.19	7.22	7.25	
\$225,000	30	Secured	6.27	6.87	6.95	7.12	6.97	6.97	6.99	7.00	7.03	7.15	7.24	7.19	7.14	7.21	7.21	7.20	7.22	7.26	7.03	7.13	7.16	7.17	7.19	7.22	7.24	
\$250,000	30	Secured	6.27	6.87	6.95	7.12	6.97	6.97	6.99	7.00	7.02	7.15	7.23	7.18	7.13	7.21	7.21	7.19	7.22	7.25	7.03	7.13	7.16	7.17	7.19	7.22	7.24	
\$300,000	30	Secured	6.27	6.87	6.95	7.12	6.96	6.97	6.98	6.99	7.02	7.14	7.23	7.18	7.13	7.16	7.16	7.15	7.18	7.22	7.02	7.12	7.15	7.17	7.18	7.21	7.24	
\$350,000	30	Secured	6.26	6.87	6.94	7.11	6.96	6.97	6.98	6.99	7.02	7.14	7.30	7.17	7.12	7.15	7.16	7.15	7.17	7.21	7.02	7.12	7.15	7.16	7.18	7.21	7.23	
\$375,000	30	Secured	6.26	6.86	6.94	7.11	6.96	6.96	6.98	6.98	7.01	7.13	7.30	7.17	7.12	7.15	7.15	7.15	7.17	7.21	7.02	7.12	7.15	7.16	7.18	7.21	7.23	
\$400,000	30	Secured	6.26	6.86	6.94	7.11	6.96	6.96	6.97	6.98	7.01	7.13	7.22	7.17	7.12	7.15	7.15	7.14	7.17	7.21	7.02	7.12	7.14	7.16	7.18	7.20	7.23	
\$450,000	30	Secured	6.26	6.86	6.94	7.11	6.95	6.96	6.97	6.98	7.01	7.13	7.22	7.17	7.12	7.15	7.15	7.14	7.17	7.21	7.02	7.12	7.14	7.16	7.18	7.20	7.23	
\$500,000	30	Secured	6.26	6.86	6.94	7.11	6.95	6.96	6.97	6.98	7.01	7.13	7.22	7.17	7.12	7.15	7.15	7.14	7.17	7.21	7.02	7.12	7.14	7.16	7.18	7.20	7.23	

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 Costs such as redraw fees or early prepayment fees and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.

Note: Fees, Terms and Conditions Apply. Interest Rates Indicative as at date shown and are subject to change.



AUSTRALIA FIRST MORTGAGE PTY LTD atf AFM Unit Trust ABN 30 350 087 357
Comparison Schedule

PRODUCT:			AFM Platinum Line Of Credit	Prime Option ING Variable	Prime Option ABL Variable < \$250k	Prime Option ABL Variable > \$250k - \$500k	Prime Option ABL Variable > \$500k	Prime Option Resimac Variable	Lo Doc Multi Option ING	Lo Doc Prime Option ING	Lo Doc Multi Option ABL < 60%	Lo Doc Multi Option ABL > 60% - < 76%	Lo Doc Multi Option ABL > 76% - 80%	Lo Doc Multi Option ABL > \$250k	Lo Doc Multi Option ABL > \$500k	Lo Doc Prime Option ABL < 60%	Lo Doc Prime Option ABL > 60% - < 76%	Lo Doc Prime Option ABL > 76% - 80%	Lo Doc Prime Option ABL > \$250k	Lo Doc Prime Option ABL > \$500k	Lo Doc Prime Option Resimac	Prime Lo Doc Select Resimac	Asset Lend Lo Doc Resimac Variable	Lo Doc Multi Option Resimac Upto \$1m	Lo Doc Multi Option Resimac Upto \$500k	LoDoc Select Multi Option Resimac	
Annual Percentage Rate:			7.22	7.35	7.35	7.25	7.20	7.35	7.74	7.36	7.25	7.75	7.50	7.15	7.10	7.50	7.35	7.85	7.60	7.25	7.20	7.75	7.50	6.90	7.75	7.55	7.25
Loan Amount	Loan Term (yrs)	Secured/ Unsecured																									
\$10,000	5	Secured	11.36	11.49	11.65	11.55	11.50	10.98	11.88	11.49	11.55	12.05	11.80	11.45	11.40	11.64	11.65	12.16	11.91	11.55	11.50	11.38	11.13	10.52	11.38	11.18	10.87
\$50,000	10	Secured	7.63	7.76	7.77	7.76	7.62	7.71	8.15	7.76	7.67	8.17	7.92	7.99	7.52	7.91	7.77	8.28	8.02	7.67	7.62	8.12	7.87	7.26	8.12	7.92	7.61
\$100,000	25	Secured	7.31	7.44	7.44	7.34	7.29	7.43	7.83	7.44	7.34	7.85	7.59	7.24	7.19	7.59	7.44	7.95	7.70	7.34	7.29	7.84	7.59	6.98	7.84	7.64	7.33
\$150,000	25	Secured	7.28	7.41	7.41	7.31	7.26	7.41	7.80	7.41	7.31	7.81	7.56	7.21	7.16	7.56	7.41	7.91	7.66	7.31	7.26	7.81	7.56	6.96	7.81	7.61	7.31
\$200,000	30	Secured	7.26	7.39	7.39	7.29	7.24	7.39	7.78	7.39	7.29	7.79	7.54	7.19	7.14	7.54	7.39	7.89	7.64	7.29	7.24	7.79	7.54	6.94	7.79	7.59	7.29
\$225,000	30	Secured	7.26	7.39	7.39	7.29	7.24	7.38	7.78	7.39	7.29	7.79	7.54	7.19	7.14	7.54	7.39	7.89	7.64	7.29	7.24	7.78	7.53	6.93	7.78	7.58	7.28
\$250,000	30	Secured	7.25	7.38	7.38	7.28	7.23	7.38	7.77	7.38	7.28	7.78	7.53	7.18	7.13	7.53	7.38	7.88	7.63	7.28	7.23	7.78	7.53	6.93	7.78	7.58	7.28
\$300,000	30	Secured	7.25	7.38	7.38	7.28	7.23	7.38	7.77	7.38	7.28	7.78	7.53	7.18	7.13	7.53	7.38	7.88	7.63	7.28	7.23	7.78	7.53	6.92	7.78	7.58	7.27
\$350,000	30	Secured	7.24	7.37	7.37	7.27	7.22	7.37	7.76	7.37	7.27	7.77	7.52	7.17	7.12	7.52	7.37	7.87	7.62	7.27	7.22	7.77	7.52	6.92	7.77	7.57	7.27
\$375,000	30	Secured	7.24	7.37	7.37	7.27	7.22	7.37	7.76	7.37	7.27	7.77	7.52	7.17	7.12	7.52	7.37	7.87	7.62	7.27	7.22	7.77	7.52	6.92	7.77	7.57	7.27
\$400,000	30	Secured	7.24	7.37	7.37	7.27	7.22	7.37	7.76	7.37	7.27	7.77	7.52	7.17	7.12	7.52	7.37	7.87	7.62	7.27	7.22	7.77	7.52	6.92	7.77	7.57	7.27
\$450,000	30	Secured	7.24	7.37	7.37	7.27	7.22	7.37	7.76	7.37	7.27	7.77	7.52	7.17	7.12	7.52	7.37	7.87	7.62	7.27	7.22	7.77	7.52	6.92	7.77	7.57	7.27
\$500,000	30	Secured	7.24	7.37	7.37	7.27	7.22	7.37	7.76	7.37	7.27	7.77	7.52	7.17	7.12	7.52	7.37	7.87	7.62	7.27	7.22	7.77	7.52	6.91	7.77	7.57	7.26

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Comparison Schedule

PRODUCT:			Interstar Standard Var Pro Pack	Interstar Prime LOC Pro Pack	Interstar Multi Std Var Pro Pack - LMI pd by Borwr	Interstar Multi Std Var Pro Pack - LMI pd by Funder	Interstar Asset Lend Lo Doc	Interstar No Doc Option	Interstar Lo Doc Prime LOC Pro Pack - LMI pd by Borwr	Interstar Lo Doc Prime LOC Pro Pack - LMI pd by Funder
Annual Percentage Rate:			6.89	7.19	7.16	7.36	6.90	7.16	7.41	7.61
Loan Amount	Loan Term (yrs)	Secured/ Unsecured								
\$10,000	5	Secured	10.92	11.22	11.19	11.38	10.93	11.19	11.44	11.63
\$50,000	10	Secured	7.29	7.59	7.56	7.76	7.3	7.56	7.81	8.01
\$100,000	25	Secured	6.98	7.28	7.25	7.45	6.99	7.25	7.50	7.70
\$150,000	25	Secured	6.95	7.25	7.22	7.42	6.96	7.22	7.47	7.67
\$200,000	30	Secured	6.93	7.23	7.20	7.40	6.94	7.20	7.45	7.65
\$225,000	30	Secured	6.92	7.22	7.19	7.39	6.93	7.19	7.44	7.64
\$250,000	30	Secured	6.92	7.22	7.19	7.39	6.93	7.19	7.44	7.64
\$300,000	30	Secured	6.92	7.22	7.19	7.39	6.93	7.19	7.44	7.64
\$350,000	30	Secured	6.91	7.21	7.18	7.38	6.92	7.18	7.43	7.63
\$375,000	30	Secured	6.91	7.21	7.18	7.38	6.92	7.18	7.43	7.63
\$400,000	30	Secured	6.91	7.21	7.18	7.38	6.92	7.18	7.43	7.63
\$450,000	30	Secured	6.91	7.21	7.18	7.38	6.92	7.18	7.43	7.63
\$500,000	30	Secured	6.91	7.21	7.18	7.38	6.92	7.18	7.43	7.63

