

Tuesday, 30 September, 2008

Dear Sample Comparison Report,

Re: LOAN COMPARISON SCENARIO

The following scenarios have been based on your chosen loan amount of **\$385,000**
 Repayments of **\$3,220** per month have been used to ensure loans are repaid within a maximum term of **30** years.

This report is to be used as a guide only.

In producing this information, the following assumptions have been made:-

- Repayments are made on the same day of each month commencing one month after the Loan Start Date.
- Interest is calculated daily and charged monthly on the last business day of each month.
- Public holidays are not allowed for.
- Interest calculations are based on a 365 day year.
- All setup fees are added to the chosen loan amount on the Start Date.
- Ongoing fees are charged on the same day of each period, (ie Monthly, Quarterly, Semi Annually, Annual) commencing one period after the Start Date.
- Annual Fees are also charged at Loan Start Date.

Institution	ANZ	ANZ	ANZ	ANZ	ANZ
Product	Simplicity Plus	Breakfree Pkg \$250-\$700k	ProfessionalMortP kg<700k	1 Year Fixed	Standard Variable
Type	Basic Home Loan	Standard Variable	Standard Variable	1 Year Fixed	Standard Variable
Max Term	30	30	30	30	30
AAPR Rate	8.6999%	8.8310%	8.8294%	9.3169%	9.4297%
Interest Rate	8.67%	8.67%	8.77%	8.39%	9.37%
Initial Period	0	0	0	12	0
Reverts to Rate	8.67%	8.67%	8.77%	9.37%	9.37%
Application Fee	600.00	--	600.00	600.00	600.00
Documentation Fee	--	--	--	--	--
Valuation Fee	--	--	--	--	--
Legal Fee	--	--	--	--	--
Other Fee	--	--	--	--	--
Monthly Fee	--	--	5.00	10.00	5.00
Quarterly Fee	--	--	--	--	--
SemiAnnual Fee	--	--	--	--	--
Annual Fee	--	340.00	--	--	--
Start Date	30/09/2008	30/09/2008	30/09/2008	30/09/2008	30/09/2008
Finish Date	30/12/2031	30/07/2032	30/09/2032	30/01/2037	30/05/2038
Overall Term	23 yrs, 3 mths.	23 yrs, 10 mths.	24 yrs, 0 mths.	28 yrs, 4 mths.	29 yrs, 8 mths.
Total Interest	511,441.80	526,780.45	538,775.07	705,441.58	755,832.69
Total Fees	600.00	8,160.00	2,035.00	3,990.00	2,375.00
Total Repayments	897,041.80	919,940.45	925,810.07	1,094,431.58	1,143,207.69

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As no-one can accurately predict future economical and legislative changes, and your individual circumstances may change, you should regard this report as a guide only. Taxation or investment advice is neither implied nor given and it is recommended that you seek advice from a qualified professional.

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Institution	ANZ	ANZ	ANZ	ANZ	ANZ
Product	Simplicity Plus	Breakfree Pkg \$250-\$700k	ProfessionalMortP kg<700k	1 Year Fixed	Standard Variable
Type	Basic Home Loan	Standard Variable	Standard Variable	1 Year Fixed	Standard Variable
Date					
31/12/2008	384,355.88	384,090.15	384,468.77	384,112.38	385,055.84
31/12/2009	378,809.77	378,867.52	379,392.91	378,191.04	382,430.89
31/12/2010	372,763.13	373,173.59	373,853.48	374,957.06	379,549.03
31/12/2011	366,084.58	366,879.38	367,720.51	371,312.11	376,289.39
31/12/2012	359,077.22	360,291.63	361,305.90	367,611.99	373,016.32
31/12/2013	351,250.08	352,921.54	354,114.84	363,343.00	369,213.36
31/12/2014	342,716.74	344,886.50	346,267.19	358,656.41	365,038.43
31/12/2015	333,413.55	336,126.58	337,703.07	353,511.46	360,455.18
31/12/2016	323,279.60	326,584.83	328,365.68	347,872.51	355,432.90
31/12/2017	312,157.59	316,107.52	318,099.73	341,594.81	349,830.08
31/12/2018	300,258.29	304,914.15	307,129.90	334,972.53	343,955.38
31/12/2019	287,124.00	292,547.41	294,991.93	327,510.43	337,309.39
31/12/2020	272,877.76	279,139.36	281,821.75	319,409.18	330,106.86
31/12/2021	257,272.99	264,447.06	267,372.91	310,424.60	322,106.16
31/12/2022	240,203.59	248,370.51	251,544.74	300,484.53	313,242.97
31/12/2023	221,607.08	230,856.12	234,284.12	289,584.10	303,524.53
31/12/2024	201,547.16	211,985.36	215,677.52	277,924.69	293,177.93
31/12/2025	179,506.32	191,233.81	195,188.93	264,881.67	281,564.46
31/12/2026	155,476.80	168,609.93	172,829.55	250,562.74	268,814.95
31/12/2027	129,279.10	143,944.69	148,428.44	234,842.93	254,818.05
31/12/2028	100,701.72	117,034.14	121,778.14	217,538.35	239,399.41
31/12/2029	69,614.30	87,776.25	92,779.67	198,710.27	222,659.53
31/12/2030	35,669.29	55,817.45	61,069.06	177,917.69	204,147.22
31/12/2031		20,975.08	26,462.90	155,091.02	183,823.91
31/12/2032				130,073.71	161,562.90
31/12/2033				102,540.35	137,038.68
31/12/2034				72,330.49	110,131.52
31/12/2035				39,215.58	80,673.13
31/12/2036				2,829.79	48,292.04
31/12/2037					12,721.45

The above figures indicate what the projected outstanding loan balances would be at future dates based on the information listed on page one of this report. This includes all the upfront and on-going fees as detailed. The important thing to appreciate is that the "True Cost" of any home loan is a combination of the fees and the interest rates, not just the fees, and not just the rate.

By comparing these outstanding loan balances at different periods into the future, you can determine, based on your particular circumstances, which loan might be most suitable for you. For example, if you intend to sell your property after six years and repay your loan at that time, you should be looking at the projected loan balances after six years, not which loan is better over 30 years. You might find that due to the timing of certain fees and charges, the loan which is cheapest over 30 years could be the most expensive over six years.

Please review the above information and contact True Choice Home Loans if you have any questions or require any changes to be made. We thank you for the opportunity to assist you with your finances and look forward to an on-going business relationship.

Yours faithfully,

Brisbane Office
Mortgage Analyst / Broker
True Choice Home Loans

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LOAN DETAILS	ANZ Simplicity Plus	ANZ 1 Year Fixed	ANZ Standard Variable	ANZ Breakfree Pkg \$250-\$700k	ANZ ProfessionalMort Pkg<700k
Comparison Rates					
\$20k over 4 years:	N/A %	11.4929 %	11.7867 %	N/A %	N/A %
\$25k over 5 years:	N/A %	10.7221 %	10.9965 %	N/A %	N/A %
\$30k over 5 years:	N/A %	10.4327 %	10.7234 %	N/A %	N/A %
\$50k over 7 years:	9.1065 %	9.7563 %	10.0039 %	N/A %	N/A %
\$70k over 25 years:	8.7772 %	9.4774 %	9.5840 %	N/A %	N/A %
\$100k over 25 years:	8.7449 %	9.4104 %	9.5196 %	N/A %	N/A %
\$130k over 25 years:	8.7275 %	9.3744 %	9.4850 %	N/A %	N/A %
\$150k over 25 years:	8.7198 %	9.3584 %	9.4696 %	N/A %	N/A %
\$200k over 25 years:	8.7074 %	9.3325 %	9.4447 %	N/A %	N/A %
\$225k over 25 years:	8.7032 %	9.3238 %	9.4364 %	N/A %	N/A %
\$250k over 25 years:	8.6999 %	9.3169 %	9.4297 %	8.8310 %	8.8294 %
\$275k over 30 years:	8.6944 %	9.3168 %	9.4204 %	8.8090 %	8.8200 %
\$300k over 30 years:	8.6924 %	9.3124 %	9.4162 %	8.7975 %	8.8159 %
\$500k over 30 years:	8.6834 %	9.2932 %	9.3977 %	8.7466 %	8.7975 %
Rate Information					
Rate:	8.6700 %	8.3900 %	9.3700 %	8.6700 %	8.7700 %
Date Rate change announced:	08-SEP-2008	15-SEP-2008	08-SEP-2008	08-SEP-2008	08-SEP-2008
Effective Fxd-New, Var-Exist Cust:	08-SEP-2008	15-SEP-2008	08-SEP-2008	08-SEP-2008	08-SEP-2008
Rate reverts to (rate):	%	9.3700 %	%	%	%
Rate reverts to (name):		Standard Variable			
Rate reverts to (code):		ANZ MORTRUOV0000			
Ongoing fees 150k:	Nil	10/m	5/m	N/A	N/A
Ongoing fees after intro \$150k:		5/m			
Init pmt \$150k 25y P&I excl fees:	1225.07	1196.74	1297.01	N/A	N/A
Subs pmt \$150k 25y P&I excl fees:		1294.65		N/A	N/A
Total pmt \$150k 25y P&I inc fees:	368121.00	389382.96	391206.00	N/A	N/A
Total upfront fees \$150k:	600.00	600.00	600.00	N/A	N/A
Ongoing fees \$250k:	Nil	10/m	5/m	340/a	5/m
Ongoing fees after intro \$250k:		5/m			
Init pmt \$250k 25y P&I excl fees:	2041.78	1994.56	2161.69	2041.78	2058.75
Subs pmt \$250k 25y P&I excl fees:		2157.75			
Total pmt \$250k 25y P&I inc fees:	613137.00	647529.72	650607.00	621037.00	619728.00
Total upfront fees \$250k 75%LVR:	600.00	600.00	600.00	Nil	600.00
Loyalty Discounts					
Variable rate discounted by ...	N/A	N/A	N/A	N/A	N/A
Discount after ... years:	N/A	N/A	N/A	N/A	N/A
Cannex Mortgage Star Ratings					
Star Rating:	*****	****	**	*****	*****
Features Rating	Strong	Strong	Strong	Strong	Strong
Cost Rating	Strong	Strong	Low ranking	Satisfactory	Strong
Date of last information audit	20-AUG-2008	20-AUG-2008	20-AUG-2008	20-AUG-2008	20-AUG-2008

	<u>ANZ</u>	<u>ANZ</u>	<u>ANZ</u>	<u>ANZ</u>	<u>ANZ</u>
	<u>Simplicity Plus</u>	<u>1 Year Fixed</u>	<u>Standard Variable</u>	<u>Breakfree Pkg \$250-\$700k</u>	<u>ProfessionalMort Pkg<700k</u>
<u>Lending Areas</u>					
Australian Capital Territory:	Yes	Yes	Yes	Yes	Yes
New South Wales:	Yes	Yes	Yes	Yes	Yes
Northern Territory:	Yes	Yes	Yes	Yes	Yes
Queensland:	Yes	Yes	Yes	Yes	Yes
South Australia:	Yes	Yes	Yes	Yes	Yes
Tasmania:	Yes	Yes	Yes	Yes	Yes
Victoria:	Yes	Yes	Yes	Yes	Yes
Western Australia:	Yes	Yes	Yes	Yes	Yes
<u>Purpose</u>					
Generic purpose:	Residential	Residential	Residential	Residential	Residential
Avail personal purpose:	Yes	Yes	Yes	Yes	Yes
Avail business purpose:	No	No	No	No	No
Avail any legal purpose:					
<u>Borrowing Entity</u>					
Company:	Yes	Yes	Yes	Yes	Yes
Trust:	Yes	Yes	Yes	Yes	Yes
Individual:	Yes	Yes	Yes	Yes	Yes
<u>Security</u>					
House:	Yes	Yes	Yes	Yes	Yes
Vacant Land:	Yes	Yes	Yes	Yes	Yes
Flats/Units and Apartments:					
Town houses:	Yes	Yes	Yes	Yes	Yes
Inner City apartments:	Yes	Yes	Yes	Yes	Yes
Dual Occupancy:	Yes	Yes	Yes	Yes	Yes
Company title:	Yes	Yes	Yes	Yes	Yes
Commercially zoned property:	No	No	No	No	No
Acreage/Rural:	Yes	Yes	Yes	Yes	Yes
<u>Application Processing</u>					
in Branch	Yes	Yes	Yes	Yes	Yes
via Broker	Yes	Yes	Yes	Yes	Yes
via FPlanners	Yes	Yes	Yes	Yes	Yes
via Internet	Yes	Yes	Yes	Yes	Yes
via Mobile Lend	Yes	Yes	Yes	Yes	Yes
via Phone	Yes	Yes	Yes	Yes	Yes
Mortgage Wrappers	No	No	No	No	No
<u>Loan Approval Requirements</u>					
Proof of payslip:	Yes	Yes	Yes	Yes	Yes
Last years tax return:	No	No	No	No	No
Proof of residency:	No	No	No	No	No
Bank/Financial Inst reference:	No	No	No	No	No
Overseas income accepted	Yes	Yes	Yes	Yes	Yes
<u>Loan Approved But Not Drawn</u>					
Fee to reapply for expired loan:	Nil	Nil	Nil	Nil	Nil
Committment fee if loan not drnw:	Nil	Nil	Nil	Nil	Nil
Term when committment fee apply:	N/A	N/A	N/A	N/A	N/A

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<u>Guarantor Security/Equity Option</u>					
Security + Servicing support	Yes	Yes	Yes	Yes	Yes
Guarantor provides security	Yes	Yes	Yes	Yes	Yes
Security Opts limited 1st HBuyer	No	No	No	No	No
Guarantor services loan repays	Yes	Yes	Yes	Yes	Yes
Servicing Opts limited 1stHBuyer	No	No	No	No	No
Gift to help with purchase	Yes	Yes	Yes	Yes	Yes
Second Mort taken service repays	Yes	Yes	Yes	Yes	Yes
Guarantor can specify amount	Yes	Yes	Yes	Yes	Yes
Loan can incorporate Stamp Duty	Yes	Yes	Yes	Yes	Yes
<u>Construction Option</u>					
Construction loan available:	Yes	Yes	Yes	Yes	Yes
Interest charged on drawn amount:	Yes	Yes	Yes	Yes	Yes
Valuation required each prog draw:	No	No	No	No	No
# of free progressive draws:	N/A	N/A	N/A	N/A	N/A
Cost per progressive draw:	N/A	N/A	N/A	N/A	N/A
Cost for all progressive draws:	250.00	250.00	250.00	250.00	250.00
Max period to complete construct	No max	4 m	No max	No max	No max
Building Insurance required	Yes	Yes	Yes	Yes	Yes
<u>Line of Credit Option</u>					
Brandname or account name linked:	N/A	N/A	N/A	N/A	N/A
Mandatory repayments necessary:	N/A	N/A	N/A	N/A	N/A
Interest capitalisation allowed:	N/A	N/A	N/A	N/A	N/A
Max interest capitalization period:	N/A	N/A	N/A	N/A	N/A
Max no. of sub accounts:	N/A	N/A	N/A	N/A	N/A
Loan review period required:	N/A	N/A	N/A	N/A	N/A
Interest paid when in credit:	N/A	N/A	N/A	N/A	N/A
When in Cred, Int paid Entire/Po:	N/A	N/A	N/A	N/A	N/A
When in cred, Int payment freq:	N/A	N/A	N/A	N/A	N/A
When in cred, Int calc freq:	N/A	N/A	N/A	N/A	N/A
<u>Fixed Interest Rate Lock Option</u>					
Cost for guaranteed rate:	N/A	0.15%	N/A	N/A	N/A
Period rate is guaranteed:	None	60 days	None	None	None
Rate set at acceptance or drawdown:	N/A	Drawdown	N/A	N/A	N/A
<u>Fixed Rate "Package" Option</u>					
Available for a package		Yes			
Annual package fee		340.00			
Rate Discount offered		N/A			
Upfront fee waived		Yes			
<u>Portability Option</u>					
Mortgage Portable:	Yes	Yes	Yes	Yes	Yes
Port: Transfer security fee:	Nil	Nil	Nil	Nil	Nil
<u>Top Up Option</u>					
Top Up Fee:	350.00	350.00	350.00	350.00	350.00
Top up to orig loan amount allow:	Yes	Yes	Yes	Yes	Yes
<u>Rewards</u>					
Link to rewards program:					
Name of Reward Program:					

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<u>General Information</u>					
Generic description:	Basic Home Loan	1 Year Fixed	Standard Variable	Standard Variable	Standard Variable
Fixed or Variable rate	Variable	Fixed	Variable	Variable	Variable
ONLY Available First Home Buyers:	No	No	No	No	No
Part of Package:	No	No	No	Yes	Yes
Mortgage offset acc available:	No	Yes	Yes	Yes	Yes
Min loan amount:	50000.00	10000.00	No min	250000.00	250000.00
Max loan amount:	No max	No max	699999.99	699999.99	699999.99
Min term of loan (years)	No min	1	No min	No min	No min
Max term of loan (years):	30	30	30	30	30
Marginal Term	30 yrs	29 yrs	30 yrs	30 yrs	30 yrs
Mortgage insurance required LVR%:	80	80	80	80	80
Min loan to value ratio (LVR)	N/A	N/A	N/A	N/A	N/A
Max loan to value ratio (LVR):	95	95	95	95	95
Mort Ins Premium full chrgc cust:	Yes	Yes	Yes	Yes	Yes
Does rate vary with LVR?	No	No	No	No	No
Principle+Int/Int Only or Both:	Both	Both	Both	Both	Both
Interest only max years:	10	10	10	10	10
Interest charged arr/adv:	Arrears	Arrears	Arrears	Arrears	Arrears
Payment frequencies allowed:	d w f m	d w f m	d w f m	d w f m	d w f m
Max age of borrower:	No max	No max	No max	No max	No max
Approval turnaround - existing:	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs
Approval turnaround-new loan:	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs
Automatic indexing of payments:					
Is this product securitized?	No	No	No	No	No
Who is the Wholesale funder?	N/A	N/A	N/A	N/A	N/A
Notes	-	-	-	-	-
Notes1	-	-	-	-	-
<u>Offset Facility</u>					
100% mortgage offset available:	No	Yes	Yes	Yes	Yes
100% mort offset name:	N/A	ANZ One	ANZ One	ANZ One	ANZ One
# Transaction Methods on Offset					
FeeFree - all Offset TranMethods	N/A	Yes	Yes	Yes	Yes
Overdrawn service fee Offset Acc	N/A	Yes	Yes	Yes	Yes
Notes:	-	-	-	-	-
Notes:	-	-	-	-	-
<u>Splits</u>					
Split option available:	Yes	Yes	Yes	Yes	Yes
Min split amount:	10000.00	10000.00	5000.00	5000.00	5000.00
Max number of splits allowed:	No max	No max	No max	No max	No max
Split application fee:	200.00	200.00	200.00	200.00	200.00
App fee charged per split:	200.00	200.00	200.00	200.00	200.00
Extra ongoing fees per split:	Nil	Nil	Nil	Nil	Nil
Misc details on split loans:	-	-	-	-	-

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<u>Additional Repayments</u>					
Additional repayments allowed:	Yes	Yes	Yes	Yes	Yes
Lump sum repayments allowed:	Yes	Yes	Yes	Yes	Yes
Min lump sum repayment:	No min	No min	No min	No min	No min
Max lump sum repayment:	No max	5000.00	No max	No max	No max
Period for max lump sum repay:	N/A	N/A	N/A	N/A	N/A
Penalty for exceeding repaymt limit:	Nil	Break cost	Nil	Nil	Nil
Repay holiday if pmt in advance:	Yes	Yes	Yes	Yes	Yes
Max period for repayment holiday	3 m	3 m	3 m	3 m	3 m
<u>Redraw / Transactional Mortgages</u>					
Redraw Facility available	Yes	No	Yes	Yes	Yes
Minimum transaction amount:	2000.00	N/A	2000.00	2000.00	2000.00
Maximum transaction amount:	No max	N/A	No max	No max	No max
Number of redraws allowed	Unlimited	N/A	Unlimited	Unlimited	Unlimited
Period of No. allow redraws	m	N/A	m	m	m
Redraw activation fee	25.00	N/A	Nil	Nil	Nil
No. of free transactions:	N/A	N/A	N/A	N/A	N/A
Transaction fee:					
Tran fee exempt if salary credit:	No	N/A	No	No	No
Transactional mortgage:	No	No	No	No	No
Internet transactions:	Yes	No	Yes	Yes	Yes
Internet withdrawal/transfer fee:	25.00	N/A	Nil	Nil	Nil
Telephone transactions:	Yes	No	Yes	Yes	Yes
Telephone withdrawal/transferfee:	25.00	N/A	Nil	Nil	Nil
Branch access:	Yes	No	Yes	Yes	Yes
Branch withdrawal fee:	25.00	N/A	Nil	Nil	Nil
EFTPOS access:	No	No	No	No	No
EFTPOS withdrawal fee:	N/A	N/A	N/A	N/A	N/A
ATM Transactions:	No	No	No	No	No
ATM withdrawal fee:	N/A	N/A	N/A	N/A	N/A
Other FI/3rd Party ATM fee	N/A	N/A	N/A	N/A	N/A
Cheque Book facility access:	No	No	No	No	No
Cheque withdrawal fee:	N/A	N/A	N/A	N/A	N/A
Direct debit transactions:	No	No	No	No	No
Direct debit withdrawal fee:	N/A	N/A	N/A	N/A	N/A
Debit Card transactions:	No	No	No	No	No
Debit Card withdrawal fee:	N/A	N/A	N/A	N/A	N/A
BPAY/Billpay transaction facility:	No	No	No	No	No
BPAY/Billpay transaction fee:	N/A	N/A	N/A	N/A	N/A
Credit card transactions:	No	No	No	No	No
Credit card cash advance fee:	N/A	N/A	N/A	N/A	N/A
Giro post transactions:	No	No	No	No	No
Giro post fee:	N/A	N/A	N/A	N/A	N/A
Overdrawn service fee:	Nil	N/A	N/A	N/A	N/A
Note:	-	-	-	-	-
Notes:	-	-	-	-	-

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	<u>ANZ</u>	<u>ANZ</u>	<u>ANZ</u>	<u>ANZ</u>	<u>ANZ</u>
	<u>Simplicity Plus</u>	<u>1 Year Fixed</u>	<u>Standard Variable</u>	<u>Breakfree Pkg \$250-\$700k</u>	<u>ProfessionalMort Pkg<700k</u>
<u>Fees and Charges</u>					
Full app fee refund if loan decl:	Yes	Yes	Yes	Yes	Yes
Application fee:	600	600	600	N/A	600
Valuation charge:					
Legal fee:					
Documentation charge:					
Settlement Fee:					
Securitization Fee:					
Ongoing fees added to principle:	Yes	No	Yes	Yes	Yes
Ongoing monthly fee:		10	5		5
Ongoing quarterly fee:					
Ongoing semi-annual fee:					
Ongoing annual fee:				340	
Arrears administration fee:	35.00	35.00	35.00	35.00	35.00
Arrears Admin Fee Period to chge:	m	m	m	m	m
Discharge fee:	160	160	160	160	160
<u>Switching Fees</u>					
Switch to basic variable:	N/A	200.00	200.00	200.00	200.00
Switch to standard/Equity variable:	200.00	N/A	N/A	N/A	N/A
Switch to Standard Fixed:	200.00	N/A	200.00	200.00	200.00
Switch to Introductory fxd:	N/A	N/A	N/A	N/A	N/A
Switch to special variable:	200.00	200.00	200.00	200.00	200.00
Switch to capped rate:	N/A	N/A	N/A	N/A	N/A
Intro to revert rate:	Nil	N/A	N/A	N/A	N/A
Refix	N/A	200.00	N/A	N/A	N/A
<u>Early Exit Penalties</u>					
Exit penalties apply	Yes	Yes	Yes	Yes	Yes
Exit penalty fee calculation	Fixed amount	Fixed amount	Fixed amount	Fixed amount	Fixed amount
Fees include interest adjustment	No	No	No	No	No
Tier 1 - No. of months	0-48	0-48	0-48	0-48	0-48
Exit penalty tier 1	700.00	300.00	700.00	700.00	700.00
Tier 2 - No. of months	N/A	N/A	N/A	N/A	N/A
Exit penalty tier 2	N/A	N/A	N/A	N/A	N/A
Tier 3 - No. of months	N/A	N/A	N/A	N/A	N/A
Exit penalty tier 3	N/A	N/A	N/A	N/A	N/A
Tier 4 - No. of months	N/A	N/A	N/A	N/A	N/A
Exit penalty tier 4	N/A	N/A	N/A	N/A	N/A
Tier 5 - No. of months	N/A	N/A	N/A	N/A	N/A
Exit penalty tier 5	N/A	N/A	N/A	N/A	N/A

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