



## Pricing Term Sheet

### PART A: ISSUE SUMMARY & KEY PARTIES

#### NOTE DETAILS

Class	Expected Rating S&P/Fitch	A\$M Amount	Credit Enhancement (%)	S&P / Fitch Required CE (%)	WAL** (years)	Margin (%)
A-1	AAA(sf) / AAAsf	600.00	15.00%	5.48% / 6.50%*	2.9	1M BBSW+ 0.98%
A-2	AAA(sf) / AAAsf	250.00	15.00%	5.48% / 6.50%*	3.6	1M BBSW+ 1.15%
A-3	AAA(sf) / AAAsf	50.00	10.00%	5.48% / 6.50%*	2.8	1M BBSW+ 1.35%
AB	AAA(sf) / NR	58.00	4.20%	3.50%	5.5	1M BBSW+ 1.95%
B	AA-(sf) / NR	27.00	1.50%	1.26%	5.5	1M BBSW+ 2.50%
C	A(sf) / NR	6.60	0.84%	0.72%	5.5	1M BBSW+ 3.00%
D	BB(sf) / NR	6.60	0.18%	0.18%	5.5	1M BBSW+ 5.50%
E	NR	1.80	-	-	9.3	Retained
<b>Total</b>		<b>1,000.0</b>				

**Notes:**

- \*LMI Independent- assumes no credit is given to LMI
- \*\*WAL Assumes:
  - Constant CPR of 20%; note that further advances on mortgage loans will not be allowed under this issue.
  - Notes are redeemed on the 10% Call Date
  - Class A-2 Notes are redeemed on the earlier of the Call Date and the Class A-2 Reissue Date
  - Step-Down Criteria are met

#### KEY DATES

Pricing Date	15 May 2015
Settlement Date	21 May 2015

#### KEY PARTIES

Trust	Firstmac Mortgage Funding Trust No.4 (the "Trust")
Series	1-2015
Issuer and Trustee	Firstmac Fiduciary Services Pty Ltd as trustee for the Trust in respect of Series 1-2015
Security Trustee	P.T. Limited
Manager	Firstmac Limited ("Firstmac")
Servicer	Firstmac
Custodian	Perpetual Trustee Company
Mortgage Insurers	Genworth Financial Mortgage Insurance Pty Limited ("Genworth") QBE Lenders' Mortgage Insurance Limited ("QBE")
Rating Agencies	Fitch Ratings Australia Pty Limited ("Fitch") Standard and Poor's (Australia) Pty Limited ("S&P")
Fixed Rate Swap Provider	Westpac Banking Corporation ("Westpac")



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<b>Arranger and Joint Lead Manager</b>	Australia and New Zealand Banking Group (" <b>ANZ</b> ")
<b>Joint Lead Manager</b>	National Australia Bank Limited (" <b>NAB</b> ") Westpac J.P. Morgan Australia Limited (" <b>J.P. Morgan Australia</b> ")
<b>PART B: TERMS THE NOTES</b>	
<b>Instruments</b>	The Trust will issue limited recourse, amortising, pass-through floating rate Notes (collectively the " <b>Notes</b> ") secured by prime first ranking Australian residential mortgages (" <b>Mortgage Loans</b> ").
<b>Issue Size</b>	A\$1,000,000,000.
<b>Legal Maturity</b>	The Payment Date in September 2046.
<b>Call Date</b>	Firstmac will be entitled to redeem all of the outstanding Notes in full on a Call Date. The Call Date will be the Payment Date following the Determination Date on which the Invested Amount of the Notes of the Series is equal to or less than 10% of the aggregate Invested Amount of all Notes issued on the initial Issue Date for the Series, and each Payment Date thereafter.
<b>Class A-2 Reissue Date</b>	Firstmac has the right to refinance all of the Class A-2 Notes on the payment date which is 5 years after the Settlement Date, namely the Class A-2 Reissue Date (the payment Date in May 2020) funded via the issuance of Class A-2R Notes. If Firstmac is unsuccessful in placing the Class A-2R Notes, a Step-Up Margin will apply to the outstanding Class A-2 Notes.
<b>Denominations</b>	Each Note will be issued in denominations of A\$10,000 subject to a minimum purchase consideration of A\$500,000.
<b>Security</b>	A registered security interest over a pool of first-ranking mortgages secured over residential property in Australia for the benefit of (amongst others) the Noteholders, and any other party deemed as a secured creditor.
<b>Issue Price</b>	At Par.
<b>Settlement</b>	Austraclear.
<b>RBA Eligible Security</b>	Application will be made for the Class A-1, A-2, A-3 and AB Notes to be registered on the list of eligible securities for the RBA's repurchase agreements.
<b>Business Day</b>	A day (not being a Saturday, Sunday or public holiday) on which banks are open for general banking business in Sydney, Melbourne and



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	Brisbane.																
<b>Record Date/Ex-Interest</b>	The register will close from 5.00pm (Sydney time) 2 Business Days prior to each Payment Date, for the purpose of calculating Noteholder entitlements and will reopen on the Business Day immediately following each Determination Date.																
<b>ISIN/Common Code</b>	<table border="0"> <tr> <td>Class A-1</td> <td>AU3FN0027405/123466578</td> </tr> <tr> <td>Class A-2</td> <td>AU3FN0027413/123466586</td> </tr> <tr> <td>Class A-3</td> <td>AU3FN0027421/123466594</td> </tr> <tr> <td>Class AB</td> <td>AU3FN0027439/123466608</td> </tr> <tr> <td>Class B</td> <td>AU3FN0027447/123466616</td> </tr> <tr> <td>Class C</td> <td>AU3FN0027454/123466624</td> </tr> <tr> <td>Class D</td> <td>AU3FN0027462/123466632</td> </tr> <tr> <td>Class E</td> <td>AU3FN0027470/123466667</td> </tr> </table>	Class A-1	AU3FN0027405/123466578	Class A-2	AU3FN0027413/123466586	Class A-3	AU3FN0027421/123466594	Class AB	AU3FN0027439/123466608	Class B	AU3FN0027447/123466616	Class C	AU3FN0027454/123466624	Class D	AU3FN0027462/123466632	Class E	AU3FN0027470/123466667
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<b>Business Day Convention</b>	Following Business Day.																
<b>Day Count</b>	Actual/365.																
<b>Withholding Tax</b>	The Class A, AB, B, C, D and Class E Notes will be offered to comply with the public offer test set out in section 128F of the Income Tax Assessment Act 1936 (as amended).																
<b>Listing</b>	The Notes will not be listed.																
<b>Governing Law</b>	State of New South Wales.																
<b>CRD IV Article 405</b>	Non-compliant.																

### PART C: INTEREST PAYMENTS

<b>Payment Dates</b>	The Trust will make disbursements on each Payment Date or if that day is not a Business Day, the next Business Day. The Payment Date for all Notes shall be the 12 <sup>th</sup> day of each month, with the first Payment Date being 13 <sup>th</sup> July 2015.
<b>Determination Date</b>	The date 2 Business Days prior to a Payment Date.
<b>Interest Rate</b>	<p>The Interest Rate in respect of a Class A, Class AB, Class B, Class C, Class D and Class E Note for a Coupon Period will be equal to the aggregate of:</p> <ul style="list-style-type: none"> <li>(a) the one month Bank Bill Rate as at the first day of that Coupon Period; and</li> <li>(b) the Margin for that Note; or</li> <li>(c) if the Coupon Period commences on or after a Call Date or in the case of the Class A-2 Note, the Class A-2 Reissue Date; the Margin and any relevant Step-Up Margin for that Note.</li> </ul>
<b>Step-Up Margin</b>	On or after the Call Date, a step up of 0.25% to the Margin on the Class A-1, A-3



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	<p>and AB Notes will apply.</p> <p>On or after the earlier of the Class A-2 Reissue Date and the Call Date, a step up of 0.35% to the Margin of the Class A-2 Notes will apply.</p> <p>There is no Step-Up payable on the Class B, C or D or E Notes.</p>
<b>Step-Down Margin</b>	<p>From the date when the Aggregate Invested Amount of the Notes falls below 10% of the aggregate of the Initial Invested Amount of the Notes, the Margin on the Class B Notes, Class C Notes, Class D Notes and Class E Notes will decrease by each of the Class B Notes, Class C Notes, Class D Notes and Class E Notes Step-Down Margin respectively and be calculated on the Stated Amount of that Class of Notes. Any residual interest amounts, which will be calculated on the difference between the Invested and Stated Amount of that Class of Note ("<b>Residual Interest</b>"), will subsequently be paid according to their priority in the interest income waterfall (see "Application of Total Available Income (prior to Enforcement) section").</p>

### PART D: PRINCIPAL REPAYMENT PROFILE

<b>Application of Total Available Principal (pre default)</b>	<p>On each Payment Date where the Step-Down Criteria have not been satisfied, the principal distribution to the Notes will be paid in the following order:</p> <ol style="list-style-type: none"> <li>1. to the Class A-1 Noteholders, Class A-2 (or A-2R) Noteholders and Class A-3 Noteholders in accordance with the Senior Notes Principal Allocation until repaid in full; then</li> <li>2. to Class AB Noteholders until repaid in full; then</li> <li>3. to Class B Noteholders until repaid in full; then</li> <li>4. to Class C Noteholders until repaid in full; then</li> <li>5. to Class D Noteholders until repaid in full; then</li> <li>6. Class E Noteholders until repaid in full.</li> </ol> <p>On each Payment Date where the Step-Down Criteria have been satisfied, the principal distribution to the Notes will be paid pari-passu on the following basis:</p> <ol style="list-style-type: none"> <li>1. to the Class A-1 Noteholders; and</li> <li>2. to the Class A-2 (or A-2R) Noteholders; and</li> <li>3. to the Class A-3 Noteholders; and</li> <li>4. to Class AB Noteholders; and</li> <li>5. to the Class B Noteholders; and</li> <li>6. to the Class C Noteholders; and</li> <li>7. To the Class D Noteholders until repaid in full; then</li> </ol> <p>The Class E Note receives no principal allocation whilst any other Notes are outstanding.</p>
<b>Step-Down Criteria</b>	<p>Means the following:</p> <ol style="list-style-type: none"> <li>a) The Payment Date is at least 24 months after the Settlement Date;</li> </ol>



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	<ul style="list-style-type: none"><li>b) there are no carryover charge-offs at that time;</li><li>c) average Arrears as calculated over the prior 4 months &gt; 90 days do not exceed 2% of the portfolio;</li><li>d) the Payment Date is not on or after the Call Date;</li><li>e) the Class A-1 Notes and Class A-2 Notes subordination is at least 19.0%;</li><li>f) the Class AB Notes subordination is at least double the S&amp;P required CE at settlement;</li><li>g) the Class B Notes subordination is at least double the S&amp;P required CE at settlement; and</li><li>h) the Class C Notes subordination is at least double the S&amp;P required CE at settlement.</li></ul>
<b>Senior Note Principal Allocation (pre-enforcement)</b>	<p>On each Payment Date where;</p> <ul style="list-style-type: none"><li>a) the Class A-1 Note balance is greater than \$0;</li><li>b) there are no carryover charge-offs;</li><li>c) the average arrears greater than 90 days over the preceding 4 month period does not exceed 2.0%;</li><li>d) the Payment Date is not on or after the Call Date; and</li><li>e) Step-down Criteria have not been satisfied; then</li></ul> <p>Principal Distributions will be paid to Class A-1 Noteholders, Class A-2 (or A-2R) Noteholders and Class A-3 Noteholders as follows:</p> <ol style="list-style-type: none"><li>1. to Class A-1 Noteholders 82% of Senior Note Principal Allocation until repaid in full; next</li><li>2. to A-2 (or A-2R) Noteholders 11% of Senior Note Principal Allocation until repaid in full; next</li><li>3. to A-3 Noteholders 7% of Senior Note Principal Allocation until repaid in full;</li></ol> <p>Otherwise, to the Class A-1 Noteholders and Class A-2 (or A-2R) Noteholders on a pro-rata basis until repaid in full; next to the Class A-3 Noteholders until repaid in full.</p>

### PART E: PRIORITY OF INTEREST PAYMENTS

<b>Application of Total Available Income (prior to Enforcement)</b>	<p>Income received by the Trust in each collection period will be distributed in the following order:</p> <ol style="list-style-type: none"><li>1. Taxes;</li><li>2. Security Trustee, each Custodian, Standby Trustee, Standby Servicer fees and expenses;</li><li>3. pari passu to the Interest Rate Swap provider interest and fees (provided the counterparty is not the defaulting party);</li><li>4. Any other expenses of the Series not otherwise described above and Fees and expenses due to Firstmac, the Manager and Servicer;</li><li>5. pari passu to:</li></ol>
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- (a) FastPay Notes current and prior period interest due;
- (b) Class A-1 Noteholders current and prior period interest due;
- (c) Class A-2 (or A-2R) Noteholders current and prior period interest due;
6. to the Class A-3 Noteholders current and prior period interest due;
7. to the Class AB Noteholders current and prior period interest due;
8. to the Class B Noteholders current period interest (other than Class B Residual Interest);
9. to the Class C Noteholders current period interest (other than Class C Residual Interest);
10. to the Class D Noteholders current period interest (other than Class D Residual Interest);
11. to the Class E Noteholders current period interest (other than Class E Residual Interest);
12. to reimburse Principal Draws;
13. to reimburse the Liquidity Reserve;
14. prior period Interest on Class B Notes (other than Class B Residual Interest);
15. prior period Interest on Class C Notes (other than Class C Residual Interest);
16. prior period Interest on Class D Notes (other than Class D Residual Interest);
17. prior period Interest on Class E Notes (other than Class E Residual Interest);
18. Excess Spread Reserve subject to Excess Spread Trap Conditions;
19. reimbursement of Class A-1, Class A-2 (or A-2R) and FastPay current and prior period Charge-Offs;
20. reimbursement of Class A-3 current and prior period Charge-Offs;
21. reimbursement of Class AB current and prior period Charge-Offs;
22. reimbursement of Class B current and prior period Charge-Offs;
23. reimbursement of Class C current and prior period Charge-Offs;
24. reimbursement of Class D current and prior period Charge-Offs;
25. reimbursement of Class E current and prior period Charge-Offs;
26. reimbursement of Extraordinary Expense Reserve Draws;
27. subordinated payments to each Interest Rate swap provider;
28. to the Class B Noteholders Class B current and prior period Residual Interest;
29. to the Class C Noteholders Class C current and prior period Residual Interest;
30. to the Class D Noteholders Class D current and prior period Residual Interest;
31. to the Class E Noteholders Class E current and prior period Residual Interest;
32. any Tax Shortfall;
33. any Tax Amount;



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	34. to the Residual Income Unitholder
<b>Required Payments</b>	<p>Means:</p> <ul style="list-style-type: none"> <li>(a) on any Determination Date where the Stated Amount of the Class E Notes is equal to or less than 95% of their Invested Amount, the aggregate of priority payments in Income Distribution (pre-enforcement) (1) to (10) (inclusive);</li> <li>(b) on any Determination Date where the Stated Amount of the Class D Notes is equal to or less than 95% of their Invested Amount, the aggregate of priority payments in Income Distribution (pre-enforcement) (1) to (9) (inclusive);</li> <li>(c) on any Determination Date where the Stated Amount of the Class C Notes is equal to or less than 95% of their Invested Amount, the aggregate of priority payments in Income Distribution (pre-enforcement) (1) to (8) (inclusive);</li> <li>(d) in all other cases, the aggregate of priority payments in income Distribution (pre-enforcement) paragraphs (1) to (11) (inclusive).</li> </ul>

### PART F: CREDIT ENHANCEMENT

<b>Lenders Mortgage Insurance (LMI)</b>	All Classes of Notes will benefit from in the first instance, credit enhancement from LMI policies. 54.75% of the portfolio by current balance benefits from LMI including all loans with an original LVR greater than 80% (21.0% of the total portfolio). The remaining 45.25% of the portfolio by current balance comprises uninsured loans all of which had an original LVR less than 80%.
<b>Excess Spread</b>	All classes of Notes will benefit from excess spread to be utilised to cover any principal losses on defaulted loans and/or restore charge-offs on the Notes over the term of the transaction.
<b>Spread Reserve</b>	In respect of the Class A-1, Class A-2 (or A-2R), Class A-3, Class AB, Class B Notes, Class C and Class D; the Spread Reserve. The Spread Reserve is available to cover losses and shortfalls in Required Payments (further detail provided in "Liquidity Support" section) excluding payments to Class E Noteholders.
<b>Subordination</b>	<p>Credit Enhancement will be sized to achieve the Expected Ratings on the Settlement Date based on the Class of Note:</p> <ul style="list-style-type: none"> <li>A-1 Notes: 15.0% by the subordination of the Class A-3, AB, B, C, D and E Notes.</li> <li>A-2 Notes: 15.0% by the subordination of the Class A-3, AB, B, C, D and E Notes.</li> <li>A-3 Notes: 10.0% by the subordination of the Class AB, B, C, D and E Notes.</li> <li>AB Notes: 4.2% by the subordination of the Class B, C, D and E Notes.</li> <li>B Notes: 1.50% by the subordination of the Class C, D and E Notes.</li> <li>C Notes: 0.84% by the subordination of the Class D and E Notes.</li> <li>D Notes: 0.18% by the subordination of the Class E Notes.</li> </ul>





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### PART G: LIQUIDITY SUPPORT

<b>Timely Payment Cover</b>	47.20% of loans have LMI policies that include 24 months timely payment cover.
<b>Threshold Rate</b>	Firstmac has undertaken to set the relevant interest rate for the Mortgage Loans to a minimum of the Threshold Margin plus the minimum rate required to be set on the Mortgage Loans which ensures that the Trust has sufficient funds available to meet its obligations on each respective Payment Date. The Threshold Margin is set at 0.25% per annum.
<b>Liquidity Reserve</b>	The Liquidity Reserve will have a required limit equal to 1.2% of the aggregate Invested Amount of all Notes and subject to a floor of A\$1,200,000. The Liquidity Reserve will initially be funded by the issuance of Notes. The Liquidity Reserve is available to cover liquidity shortfalls after the application of the Spread Reserve to meet any timing mismatches between the receipt of income and the payment of required payments on each Payment Date.
<b>Principal Draw</b>	If the Manager determines that there is insufficient income in the Trust to meet Required Payments on the Payment Date after application of the Spread Reserve balance and the Liquidity Reserve, principal collections for that period can be used to fund the payment shortfall (" <b>Principal Draw</b> ").
<b>Spread Reserve</b>	<p>100% of excess spread will be trapped in a Spread Reserve Account at any point where any of the following conditions are met:</p> <ul style="list-style-type: none"> <li>(a) There are carryover charge-offs subsisting;</li> <li>(b) There is a Servicer Termination Event;</li> <li>(c) The Servicer Fee is equal to or greater than 0.20% p.a;</li> <li>(d) Arrears over the prior 4 month period &gt; 90 days is &gt;2.0%;</li> <li>(e) Where the monthly income distribution is less than \$65,000 and there are non-LMI loans that greater than 90 days in arrears;</li> <li>(f) The payment date falls after the Call Date.</li> </ul> <p>On any Payment Date Prior to the Call Date, the Spread Reserve balance will be subject to a cap of \$1,250,000 with no cap applicable on Payment Dates falling on or after the Call Date.</p> <p>If the Manager determines that there is insufficient income in the Trust to meet Required Payments (excluding payments to Class E Noteholders) on the Payment Date, then the balance standing to the Spread Reserve can be used to fund the payment shortfall.</p> <p>The Spread Reserve will also be available to reimburse any Charge-Offs to the Notes. The Spread Reserve will only be available to reimburse Charge-Offs once the Class E Notes have been charged off in their entirety.</p>
<b>Extraordinary Expense Reserve</b>	A\$150,000, will be deposited by Firstmac Mortgage Company Pty Limited at settlement to cover out-of-pocket expenses properly and reasonably incurred by the Trustee that are not incurred in the ordinary course of business of the Trust.





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### Annexure 'A' Firstmac Mortgage Funding Trust No.4 Series 1-2015

#### Portfolio Statistics

**TABLE 1: PORTFOLIO SUMMARY**

Description	FMFT No.4 Series 1-2015
Pool Cut Off Date	28-Feb-2015
Total Principal Balance	\$992,499,920
Number of Mortgage Loans	3,075
Average Principal Balance	\$250,758
Maximum Principal Balance	\$1,172,261
Weighted Average Current LVR	68.42%
Loans with Current LVR > 80%	16.70%
Maximum Current LVR	95.00%
Weighted Average Interest Rate	4.65%
Weighted Average Interest Rate - Fixed	4.95%
Weighted Average Interest Rate - Variable	4.64%
Weighted Average Seasoning (months)	29
Weighted Average Remaining Term (years)	27.21
Maximum Remaining Term (years)	30.00
Percentage of Fixed Rate loans	3.53%
Percentage of Interest Only (incl. LOC) Loans	44.87%
Percentage of Investment Loans	38.86%

**TABLE 2: CURRENT LOAN BALANCE**

Value	Value	% By Value	Loans	% by Loans
< \$100,000	10,705,449	1.08%	197	6.41%
\$100,000 to \$200,000	71,057,132	7.16%	453	14.73%
\$200,000 to \$300,000	223,801,029	22.55%	875	28.46%
\$300,000 to \$400,000	308,786,329	31.11%	890	28.94%
\$400,000 to \$500,000	134,899,791	13.59%	303	9.85%
\$500,000 to \$600,000	84,080,029	8.47%	154	5.01%
\$600,000 to \$750,000	74,193,824	7.48%	112	3.64%
\$750,000 to \$1,000,000	60,555,729	6.10%	71	2.31%
> \$1,000,000	24,420,608	2.46%	20	0.65%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>



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**TABLE 3: CURRENT LVR**

Percentage	Value	% By Value	Loans	% by Loans
< 50%	143,023,670	14.41%	713	23.19%
50% to 55%	44,554,200	4.49%	144	4.68%
55% to 60%	64,833,168	6.53%	196	6.37%
60% to 65%	74,480,834	7.50%	199	6.47%
65% to 70%	98,137,222	9.89%	264	8.59%
70% to 75%	136,024,830	13.71%	357	11.61%
75% to 80%	265,668,996	26.77%	742	24.13%
80% to 85%	51,675,719	5.21%	151	4.91%
85% to 90%	94,191,460	9.49%	253	8.23%
> 90%	19,909,821	2.01%	56	1.82%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>

**TABLE 4: SEASONING**

Months	Value	% By Value	Loans	% by Loans
< 3 months	220,793,257	22.25%	641	20.85%
3 months to 6 months	335,788,095	33.83%	944	30.70%
6 months to 12 months	60,809,528	6.13%	169	5.50%
12 months to 18 months	24,521,128	2.47%	67	2.18%
18 months to 24 months	18,300,108	1.84%	40	1.30%
24 months to 36 months	10,942,318	1.10%	31	1.01%
36 months to 48 months	22,657,981	2.28%	71	2.31%
48 months to 60 months	81,850,994	8.25%	278	9.04%
> 60 months	216,836,511	21.85%	834	27.12%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>

**TABLE 5: GEOGRAPHIC DISTRIBUTION - by primary security property**

Location	Value	% By Value	Loans	% by Loans
NSW	309,278,017	31.16%	871	28.33%
VIC	230,897,322	23.26%	698	22.70%
QLD	280,558,567	28.27%	922	29.98%
SA	59,944,095	6.04%	251	8.16%
NT	3,723,147	0.38%	12	0.39%
ACT	24,165,636	2.43%	78	2.54%
TAS	8,375,750	0.84%	32	1.04%
WA	75,557,386	7.61%	211	6.86%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>



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**TABLE 6: METRO VS. NON-METRO DISTRIBUTION**

Location	Value	% By Value	Loans	% by Loans
Metro	795,941,195	80.20%	2,376	77.27%
Non-Metro	179,066,302	18.04%	654	21.27%
Inner City	17,492,423	1.76%	45	1.46%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>

**TABLE 7: DOCUMENTATION TYPE**

Documentation Type	Value	% By Value	Loans	% by Loans
Full Documentation	992,499,920	100.00%	3,075	100.00%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>

**TABLE 8: MORTGAGE INSURER**

Mortgage Insurer	Value	% By Value	Loans	% by Loans
QBE LMI	226,694,460	22.84%	706	22.96%
Genworth	316,725,463	31.91%	1,094	35.58%
No LMI	449,079,997	45.25%	1,275	41.46%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>

**TABLE 9: ARREARS**

Days	Value	% By Value	Loans	% by Loans
Current	985,896,572	99.33%	3,051	99.22%
0 - 30 Days	6,603,348	0.67%	24	0.78%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>

**TABLE 10: PROPERTY TYPE**

Property Type	Value	% By Value	Loans	% by Loans
House	782,641,026	78.85%	2,392	77.79%
Apartment/Flat/Unit	208,702,362	21.03%	674	21.92%
Vacant Land	1,156,532	0.12%	9	0.29%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>

**TABLE 11: OCCUPANCY**

Days	Value	% By Value	Loans	% by Loans
Owner Occupied	606,786,267	61.14%	1,878	61.07%
Investment	385,713,653	38.86%	1,197	38.93%
<b>Total</b>	<b>992,499,920</b>	<b>100.00%</b>	<b>3,075</b>	<b>100.00%</b>



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