

## ORANGE FLAME 98 QUALIFYING TOOL



Broker Name	<input type="text"/>
Processor Name	<input type="text"/>
Email	<input type="text"/>
Best Contact Number	<input type="text"/>

**Please complete the following questionnaire to determine whether this application will qualify for the strict criteria unique to Orange Flame 98.**

1. Owner Occupied P&I only. Excludes construction or vacant land.	Yes	No	NIA	Allstate
2. Services at minimum 1.25 NSR on Orange calculator for loans to \$1.0m	Yes	No	NIA	Allstate
3. Services on Genworth calculator for loans between \$1.0m and \$1,150,000	Yes	No	NIA	Allstate
4. Any proposal previously declined by Genworth.	Yes	No	NIA	Allstate
5. In the case of a gift forming the deposit, a statutory declaration must be obtained from the provider of the gift to inform of their relationship with the recipient, and confirm that the gift does not have to be repaid or to advise of the terms of any required repayment.	Yes	No	NIA	Allstate
6. Maximum loan amount \$1,150,000 between 90 01 - 95% LVR (owner-occupied property) in any Category 1 location	Yes	No	NIA	Allstate
7. Maximum loan amount \$750,000 up to 80% LVR in any Category 2 location	Yes	No	NIA	Allstate
8. 6 months rental statements in lieu of genuine savings.	Yes	No	NIA	Allstate
9. Borrowers must be in their current employment for a minimum of 6 months or be in the same/similar field of employment for minimum of 12 months.	Yes	No	NIA	Allstate
10. No credit defaults.	Yes	No	NIA	Allstate
11. Has Homebuyer Plus been selected on Genworth LMI premium calculator for Non-Gen?	Yes	No	NIA	Allstate
12. Disqualifies if valuation has a level 5 Risk Rating, or more than one level 4 Risk Rating.	Yes	No	NIA	Allstate
13. Valuation report may have a maximum of one level 4 Risk Rating where there is no adverse impact for the security or the affectation is common for the area (i.e. bush fire area, mine subsidence etc. recent market direction)	Yes	No	NIA	Allstate
14. Credit Bureau reports reveal no prior default, judgement or bankruptcy	Yes	No	NIA	Allstate
15. Age of valuation does not exceed 90 days	Yes	No	NIA	Allstate
16. Does FHOG form part of the deposit?	Yes	No	NIA	Allstate
17. Borrowers must disclose the source of funds and provide appropriate evidence.	Yes	No	NIA	Allstate

### Exclusions

**The following will be subject to full Genworth review:**

18. Valuation Report with a level 5 Risk Rating, more than one level	Yes	No	NIA	Allstate
19. Any proposal previously declined by Genworth	Yes	No	NIA	Allstate