



COMPARISON RATE SCHEDULE

		300 Acres Rural	90% Full Doc Defaults Considered	80% Full Doc Unlimited Arrears & Defaults
Annual Percentage		6.17%	6.17%	8.250%
Comparison Rate (p.a.)				
Amount of Credit	Term of Credit			
\$150,000.00	25 years	6.332%	6.332%	8.780%
\$200,000.00	25 years	6.291%	6.291%	
\$225,000.00	25 years	6.278%	6.278%	
\$250,000.00	25 years	6.267%	6.267%	9.350%
\$275,000.00	30 years	6.253%	6.253%	
\$300,000.00	30 years	6.246%	6.246%	9.330%

Warning: Comparison Rates Apply only to the example or examples given.
 Different amounts and terms will result in different Comparison Rates.
 Waivers, are not included in the Comparison Rate but may influence the cost of the loan.

Date of Issue: 19/02/2009