



Pepper Finance Corporation Ltd
 ABN 094 317 647

Comparison Rate Schedule Non Conforming Loan - FULL DOC & LOW DOC

Issue Date: 27 August 2008

Amount	Term	AAPR	9.00%	10.00%	11.00%	12.00%	13.00%	14.00%	15.00%	16.00%
\$50,000	7 years*	CCR	10.16%	11.17%	12.19%	13.20%	14.22%	15.24%	16.25%	17.27%
\$70,000	25 years	CCR	9.37%	10.39%	11.41%	12.43%	13.46%	14.48%	15.50%	16.53%
\$100,000	25 years	CCR	9.32%	10.32%	11.35%	12.37%	13.39%	14.41%	15.43%	16.45%
\$130,000	25 years	CCR	9.29%	10.30%	11.32%	12.33%	13.35%	14.37%	15.39%	16.41%
\$150,000	25 years	CCR	9.27%	10.29%	11.30%	12.32%	13.33%	14.35%	15.37%	16.39%
\$200,000	25 years	CCR	9.25%	10.26%	11.28%	12.29%	13.31%	14.32%	15.34%	16.36%
\$225,000	25 years	CCR	9.24%	10.26%	11.27%	12.28%	13.30%	14.31%	15.33%	16.35%
\$250,000	25 years	CCR	9.24%	10.25%	11.26%	12.28%	13.29%	14.31%	15.32%	16.34%
\$275,000	30 years	CCR	9.21%	10.23%	11.24%	12.25%	13.27%	14.29%	15.30%	16.32%
\$300,000	30 years	CCR	9.21%	10.22%	11.24%	12.25%	13.27%	14.28%	15.30%	16.31%

Credit provided by Pepper Finance Corporation Ltd ABN 094 317 647

Pepper Homeloans is a trading name of Pepper Finance Corporation Ltd ABN 094 317 647
 Level 6, 146 Arthur Street, North Sydney, NSW 2060

WARNING: This Comparison Rate Schedule applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers are not included in the Comparison Rate Schedule but may influence the cost of the loan.

* Pepper does not provide credit for this loan term. The law requires that for comparison purposes the term specified is used to calculate comparison rates.