

This Location Guide provides an easy point of reference to the Maximum Loan to Value Ratio (LVR) and Loan Amounts for our three simple location categories.

1. Metropolitan 2. Regional 3. National

To determine if a location is Metropolitan or Regional, refer to pages 3 and 4 of this guide. Where a location is not listed then our National guidelines apply. Alternatively, contact us where an application is outside these guidelines but you feel has merit.

Naturally all applications are subject to PMI Mortgage Insurance Underwriting Guidelines.

STANDARD LENDERS MORTGAGE INSURANCE

Location Category	Maximum LVR	Maximum Loan Amount
1. Metropolitan		
NSW, Vic, Qld, WA, SA, NT & ACT	95%	\$500,000
Vacant land	90%	\$300,000
Tas	95%	\$350,000
	90%	\$400,000
	85%	\$500,000
Vacant land	90%	\$250,000
2. Regional		
	95%	\$350,000
	90%	\$400,000
	85%	\$500,000
Vacant land	90%	\$250,000
3. National		
<i>For areas outside of Metropolitan and Regional locations.</i>	95%	\$150,000
	90%	\$200,000
	85%	\$250,000
Vacant land	85%	\$150,000

pmiGOLD

Location Category	Maximum LVR	Maximum Loan Amount
1. Metropolitan		
NSW, Vic, Qld, WA, SA, NT & ACT	Single Security	Single Security
	90%	\$750,000
	85%	\$1,000,000
	Multiple Securities	Multiple Securities
	90%	\$1,000,000

pmi100, pmiPLUS, pmiFHOGS

Location Category	Maximum Loan Amount
1. Metropolitan NSW, Vic, Qld, WA, SA, NT & ACT Tas	\$500,000 \$300,000
2. Regional <i>Locations marked with * represent regional centres that satisfy the requirements for the above products</i>	\$300,000

pmiLOWDOC

Location Category	Maximum LVR	Maximum Loan Amount
1. Metropolitan NSW, Vic & Qld Vacant Land WA, SA, NT, ACT & Tas Vacant Land	80% 75% 80% 75%	\$800,000 \$400,000 \$500,000 \$200,000
2. Regional Locations marked with * All other locations Vacant Land Locations marked with *	80% 65% 75%	\$500,000 \$500,000 \$200,000

NATIONAL COVERAGE

The opportunity for homeownership should be available nationwide and as such we have broadened our coverage to include every location in Australia.

With this expansion of locations, our Underwriting Managers may need to consider the property risk of each deal.

Property risk

The following considerations may be assessed when underwriting applications in all locations.

- **Saleability of security property**

The saleability of the property should be expected to be within a reasonable time frame. It is anticipated that sale periods should not exceed 3 months.

- **Level of real estate activity**

An active market should be evident for the type of property being offered. This can be validated by the comparable sales on a valuation report. Inactivity in a local market may be evident by a lack of comparable sales within a 6 month period.

- **Local economic and market conditions**

In certain instances an analysis of the current economic and market conditions within a location may be required. Based on this analysis we may need to consider a lower LVR from time to time.

- **Conditions of the property**

Properties in a poor condition are generally not acceptable.

- **Other factors considered**

Other factors considered include security type, land size and zoning.

Please consult your local PMI Underwriting office if you require any additional information.

NATIONAL

National is a new category for all residential locations across Australia, where a location is outside of a Metropolitan or Regional area outlined in the State tables below.

METROPOLITAN AND REGIONAL CENTRES BY STATE

NEW SOUTH WALES

1. Metropolitan Postcodes

Sydney, Central Coast, Newcastle,
Wollongong, Shellharbour and
Blue Mountains
2011-2264; 2265-2308;
2315-2325; 2477-2479; 2481;
2485-2489; 2500-2533;
2558-2573; 2745-2785

2. Regional Postcodes

Singleton	2330
Muswellbrook	2333
Tamworth*	2340
Armidale*	2350
Forster – Tuncurry*	2428
Taree*	2429-2431
Kempsey	2440
Port Macquarie*	2444
Wauchope	2446
Coffs Harbour*	2450
Sawtell*	2452
Woolgoolga	2456
Grafton*	2460
Casino	2470
Lismore*	2480
Murwillumbah*	2484

Berry *	2535
Ulladulla*	2539
Batemans Bay*	2536
Nowra*	2541
Goulburn*	2580
Southern Highlands*	2575-2577
Queanbeyan*	2620
Albury*	2640-2641
Wagga Wagga*	2650-2651
Griffith	2680
Lithgow	2790
Bathurst*	2795
Orange*	2800
Dubbo*	2830
Parkes	2870

AUSTRALIAN CAPITAL TERRITORY

1. Metropolitan Postcodes

Canberra City and Suburbs
2600-2619; 2900-2914

VICTORIA

1. Metropolitan Postcodes

Melbourne and Geelong
3010-3207; 3211-3220;
3222-3227; 3232; 3335-3340;
3429; 3752; 3754-3755;
3759; 3761; 3765-3767;
3770; 3781-3796; 3802-3810;
3910-3920; 3926-3944;
3975-3978

2. Regional Postcodes

Moorabool	3221
Torquay	3228
Anglesea	3230
Colac	3250
Warrnambool*	3280
Portland	3305
Bannockburn	3331
Bacchus Marsh*	3340
Ballarat*	3350
	3355-3356
Horsham	3400
Riddells Creek	3431
Gisborne	3437-3438
Kyneton	3444
Daylesford	3460
Mildura*	3500-3501
Bendigo*	3550;
	3555-3556

Bendigo	3551-3554
Echuca	3564
Swan Hill	3585
Shepparton*	3630-3631
Wangaratta	3677
Wodonga*	3690-3691
Beveridge	3753
Wallan	3756
Whittlesea*	3757
Yarra Glen*	3775
Healesville	3777
Warragul	3820
Traralgon	3844
Sale	3850
Bairnsdale	3875
Cowes	3922
Wonthaggi	3995

TASMANIA

1. Metropolitan Postcodes

Hobart and Launceston
7000; 7004-7005; 7007-7011;
7015; 7018; 7248-7250

QUEENSLAND

1. Metropolitan Postcodes

Brisbane, Gold Coast, Ipswich and Sunshine Coast
 4005-4022; 4030-4179;
 4205-4207; 4209-4230;
 4300-4301; 4303-4305;
 4500-4512; 4516; 4520; 4551;
 4555-4558; 4560; 4564-4567;
 4572-4573; 4575

2. Regional Postcodes

Beenleigh*	4207-4211
Mt Tambourine	4271-4272
Blackwall	4306
Toowoomba*	4350-4352
Warwick*	4370
Elimbah*	4514-4516
Beerburum*	4517
Glass House Mountains*	4518
Beerwah*	4519
Mt Pleasant	4520-4521
Mt Mellum*	4550
Sunshine Coast	4552-4554
Hinterland	4559
	4562-4563
	4568
Yandina*	4561
Gympie*	4570
Kingaroy	4610
Maryborough*	4650

Hervey Bay*	4655
Bundaberg – Bargara*	4670
Gladstone*	4680
Rockhampton – Yeppoon*	4700-4703
Emerald*	4720
Mackay*	4740
Walkerston*	4750-4751
Proserpine	4800
Airlie Beach	4802
Townsville*	4807-4808
	4810-4812
	4814-4815
	4817-4819
Bowen	4805
Mt Isa	4825
Cairns*	4865
	4868-4871
	4878-4879
Atherton	4883

SOUTH AUSTRALIA

1. Metropolitan Postcodes

Adelaide
 5006-5116; 5118; 5125-5174;
 5240-5252

2. Regional Postcodes

Victor Harbor*	5211-5214
Murray Bridge*	5253
Mount Gambier*	5290
Riverland District	5330, 5333
	5340-5341
	5343-5345

Barossa Valley	5351-5353
	5355

NORTHERN TERRITORY

1. Metropolitan Postcodes

Darwin
 0800; 0810-0820;
 0828-0832

2. Regional Postcodes

Alice Springs*	0870 - 0871
Howard Springs	0835
Humpty Doo	0836

WESTERN AUSTRALIA

1. Metropolitan Postcodes

Perth
 6006-6037; 6050-6066;
 6069-6073; 6076; 6090-6112;
 6147-6160; 6162-6164

2. Regional Postcodes

Rockingham*	6165-6175
Mandurah*	6210
South West Region*	6229-6233
	6280-6285
	6290
Albany*	6330
Esperance	6450
Geraldton	6530
Karratha*	6714
Broome – Cable Beach*	6725-6726

PLEASE NOTE: Locations marked with * represent regional centres that satisfy the requirements for pmi100, pmiPLUS, pmiFHOGS and pmiLOWDOC. All other regional locations may offer pmiLOWDOC with a LVR up to 65% and a maximum loan amount of \$500,000.