

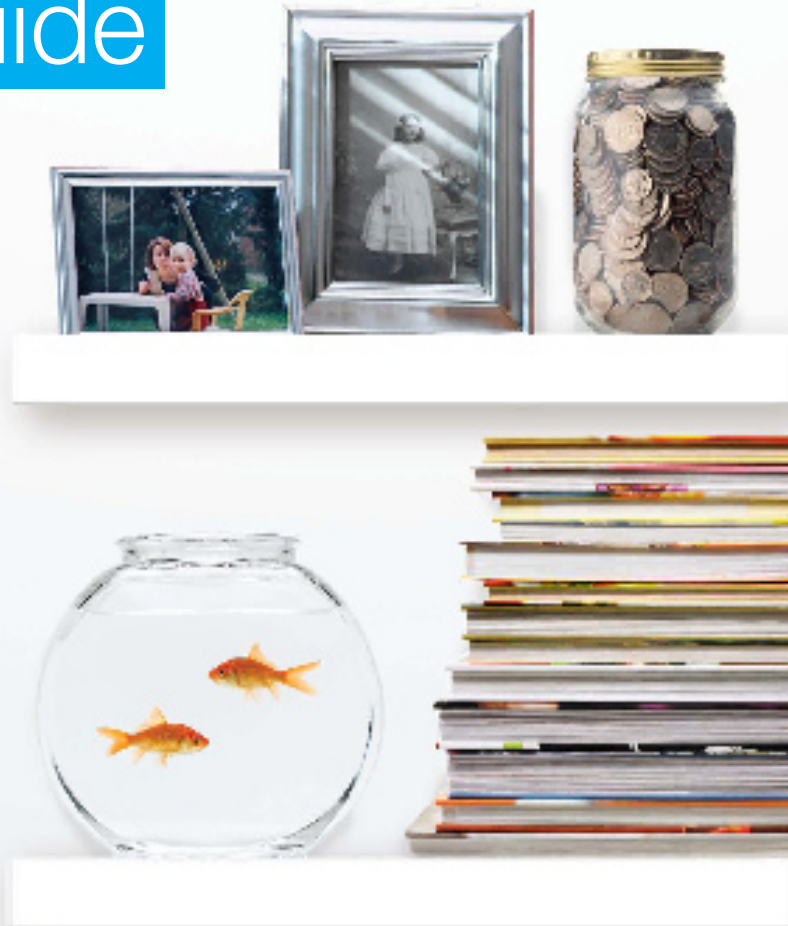
# Imi location guide new zealand

May 2009

We have developed a simple location guide that provides an easy point of reference to our Maximum Loan to Value Ratio (LVR) and loan amounts for all locations across New Zealand.

You can access this information on our interactive Location Wizard to perform the same search online. To find out more log onto [www.qbelmi.co.nz/locationwizardnz](http://www.qbelmi.co.nz/locationwizardnz)

For more information please contact the QBE LMI team on **0800 653 857**



## Imi advantage

### HOUSES

Location / LVR	80%	85%	90%	95%
<b>Metropolitan - Auckland</b>	\$1,000,000	\$1,000,000	\$850,000	\$700,000
<b>Metropolitan - Other</b>	\$1,000,000	\$900,000	\$750,000	\$600,000
<b>Regional</b>	\$700,000	\$650,000	\$500,000	\$450,000
<b>National</b>	\$500,000	\$400,000	\$300,000	\$200,000

### LAND

Location / LVR	80%	85%	90%	95%
<b>Metropolitan - Auckland</b>	\$400,000	\$400,000	\$400,000	\$400,000
<b>Metropolitan - Other</b>	\$300,000	\$300,000	\$300,000	\$300,000
<b>Regional</b>	\$200,000	\$200,000	\$200,000	\$200,000
<b>National</b>	\$200,000	\$200,000	\$200,000	\$0





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### PROPERTY RISK

Our Underwriting Team considers the property risk of a particular application based on the following considerations:

- **Saleability of security property:**  
the saleability of the property should be expected to be within a reasonable time frame. It is anticipated that the 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 contact our Auckland Office if you require any additional information.