

Residential Niches



What we do

- Purchase, refinance or equity release
- Lend to individuals, companies (public or private), trusts, trading and non trading entities and partnerships
- Provide support from an experienced Relationship Manager
- Workshop scenarios
- Work exclusively with mortgage brokers
- Take a commonsense view on all deals
- Utilise Comprehensive Credit Reporting (CCR)



What we don't do

- Credit impaired lending
- Construction or development funding
- Vacant land or rural residential properties
- Postcodes with populations <10,000



- Full Doc & Mid Doc products
- 30 year loan terms / 5 year IO for OO and Inv
- 80% LVR up to \$2M (metro areas)*
- 75% LVR for to \$2.5M (greater metro) & \$2M (other metro)*
- Rates are based on security, LVR and loan size, not loan purpose
- Newly self employed (ABNs < 2 years accepted when the customer has been working within the same industry for > 2 years)
- Debt consolidation
- Flexible cash out for any worthwhile purpose, including business purpose or commercial debts
- No DTI maximum, notional rent, or rental cap
- Off the plan acceptable
- Combined paid defaults <\$1000
- 3 month ABN considered subject to 24 months industry experience
- Servicing based on most recent year's financial information
- Borrowers previously PAYG that have started contracting in same industry are accepted
- Mid Doc income verification in the form of a self-certification plus **one** of the following:
 - A simplified accountant's declaration **or**
 - 2x Business Activity Statements (BAS) **or**
 - 6x months business bank statements **or**
 - 1 year tax return & NOA **or**
 - 1 year financial statements **or**
 - 1 year tax return & NOA plus 1 year financial statements (discount applies)

Have a question
about residential
loans?
[Contact the team](#)



Into people. Not just transactions.