

RESI Home Loan Niches

Essentials/Agile/Renew



General

RESI debut in the Australian mortgage market over 30 years ago and have helped thousands to secure the right loan to suit their unique circumstances. Here is why:

Product

- ✓ Prime
- ✓ Near Prime
- ✓ Specialist
- ✓ Alt Doc Lending
- ✓ Redraw & Offset Available

Service

- ✓ Direct Access to Resi Credit Analysts
- ✓ By-pass Apply-on-Line for Essentials Applications. Quicker and Simpler process.
- ✓ Accessible and Experienced Staff
- ✓ No Credit Scoring - Failed on Credit Score—and refused a loan from another lender
- ✓ No CCR (Positive Credit Reporting)
- ✓ Applications are manually assessed
- ✓ Fully assessed pre-approvals

Purpose

RESI can offer a lending solution for any deemed worthwhile purpose as outlined below.

- ✓ Purchase or Refinance
- ✓ Owner Occupied or Investment
- ✓ Construction Lending*
- ✓ Land Only*
- ✓ Purchase of shares/Investments
- ✓ First Home Buyers LVR's up to 98% incl. LMI*
- ✓ Loan Amounts up to \$2.5 m*
- ✓ Cash out for Personal or Business use
- ✓ Debt consolidation—unlimited number of debts*
- ✓ Full repayment of tax debt*
- ✓ “Off the Plan” purchases*

Acceptable Income

RESI can offer a solution for your customers taking into account any of the following sources of income to validate servicing.

- ✓ PAYG Income
- ✓ Self Employed Income—One Year Financials or Alt Doc Lending
- ✓ Full Time/Part time/ Casual/Second Job
- ✓ Employed by family
- ✓ Pensions Inc. Veteran Affairs Pensions
- ✓ Company Car/Vehicle Allowances
- ✓ Permanent Allowances
- ✓ Overtime/Commissions
- ✓ Bonus Payments
- ✓ Child support/maintenance
- ✓ Return to work income
- ✓ Parental Leave Income
- ✓ 80% Residential Rent
- ✓ Up to 80% Commercial Rent*

Policy Solutions

RESI can offer a lending solution and can consider options for clients when the following situations may apply:

- ✓ Newly Employed*
- ✓ Newly Self—Employed* (ABN - 6 months)
- ✓ Have no Genuine Savings
- ✓ Negative Gearing benefit
- ✓ Tax Returns not completed
- ✓ Clients with defaults
- ✓ Discharge Bankrupts (one day)
- ✓ Late payments on credit facilities
- ✓ Expat Lending (Aus/NZ residents working Overseas)*
- ✓ Commercial approach to exit strategies*

Security

- ✓ Lend anywhere in Australia (No post-code restrictions)
- ✓ 40 sqm floor space
- ✓ High Density units
- ✓ 10 Hectares/24.7 acres

For more information contact your Resi Business Development Manager.



1800 737 448



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www.resi.com.au

Note: This document is intended to be used as a summary guide only. Document may be superseded at anytime. Please refer to our website resi.com.au for the most current information and fact sheets. Terms, conditions & lending criteria apply. Full details of terms & conditions available upon application. *Niches may vary according to the underlying product, funder and lender.