

## General

RESI 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 Credit Analysts
- ✓ By-pass Apply-on-Line for Essentials Applications. Quicker and Simpler process.
- ✓ Accessible and Experienced Staff
- ✓ No Credit Scoring \*
- ✓ Applications are manually assessed\*
- ✓ Fully assessed pre-approvals\*
- ✓ Upfront valuations \*

Versatile products providing more solutions and more Customers

## Purpose

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

- ✓ Purchase or Refinance
- ✓ Owner Occupied or Investment
- ✓ Construction Lending\*
- ✓ Vacant Land Only\*
- ✓ Purchase of shares/Investments
- ✓ First Home Buyers LVR's up to 98% incl. LMI\*
- ✓ Large Loan Amounts \*
- ✓ Cash out for Personal or Business use\*
- ✓ Debt consolidation—unlimited number of debts\*
- ✓ Full repayment of tax debt\*
- ✓ "Off the Plan" purchases\*
- ✓ Inner City Apartments\*
- ✓ Payout of Private or Solicitor Debts

### **The Resi Essentials approach:**

- ✓ Monthly LMI Premium payment option
- ✓ 40 year Loan term

## 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/Contract
- ✓ 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\*
- ✓ Director's PAYG income only\*

## Policy Solutions

RESI can offer a lending solution and can consider options for clients when the

- ✓ Newly Employed (No minimum employment required)\*
- ✓ Newly Self Employed\* (ABN - 6 months)
- ✓ No Genuine Savings Policy
- ✓ Negative Gearing benefit
- ✓ Tax Returns not completed
- ✓ Clients with credit impairment
- ✓ Discharge Bankrupts (one day)
- ✓ Late payments on credit facilities
- ✓ Expat Lending (Aus/NZ residents working Overseas)\*
- ✓ Return to work and Parental leave policy\*
- ✓ Flexible exit strategies\*
- ✓ Rental shaded to 90%\*

### Security

- ✓ Lend anywhere in Australia
- ✓ 40 sqm floor space\*
- ✓ High Density units\*
- ✓ 100 Hectares/240 acres\*

For more information contact your Resi Business Development Manager.



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