



ESSENTIAL OPTIONS NICHES

Fast, flexible home loans, offering more solutions



- ✓ Fully assessed pre-approvals
- ✓ Unlimited additional repayments
- ✓ Up to 6 variable rate splits
- ✓ No credit scoring
- ✓ Free Redraw
- ✓ Total customer exposure up to \$3.0m
- ✓ No ongoing loan fees
- ✓ Flexible exit strategy

PRIME

- Borrow up to 2.5m
- Up to 95% LVR
- Monthly LMI option
- Flexible employment and income requirements
- 100% of allowances, overtime, commissions and bonuses
- Working for family business
- For self employed, 1 year financials accepted along with most recent 6 Months BAS OR 2 year financials provided (most recent financials used for assessment)
- Debt consolidation (up to 4 unsecured debts)
- Unlimited cash out up to 80%
- Genuine savings only required > 90% LVR
- No application fee and No valuation Fee

NEAR PRIME

- Borrow up to \$1.5m
- Multiple income streams considered
- Defaults, judgements and writs permitted
- Discharged from bankruptcy permitted (1 day accepted)
- Unlimited debt consolidation (business debts, commercial debts, Tax debts)
- Cash out (up to 80% LVR)
- Flexible employment requirements – probation considered
- 1-year financials accepted
- 1-year ABN registration
- 40-year loan term
- Business purposes accepted


PRIME ALT DOC

- Borrow up to \$2.0m
- Only one form of verification required consisting of:
 - Accountants letter OR
 - 6 months BAS OR
 - 6 months business bank statements
- Minor credit impairment considered
- Cash out (up to 80% LVR)

SECURITY

- Rural-residential properties are permitted with a maximum land size of 10 hectares
- Residential strata units greater than 40sqm (excluding balconies and parking)
- Multi-dwellings on the one title (maximum of two dwellings)
- Display Homes

For more information contact your Resi Business Development Manager

 1800 737 448

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 www.resi.com.au

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