

Real life 'Mum and Dad' customers I can help



This is Tim and Jess, real life parents who want to consolidate their debts.

Tim and Jess have two kids and there's another on the way. They have multiple debts on top of their monthly mortgage, so things are tight. They want to secure some cash out to reduce a major liability and simplify their debts into one monthly payment to get their finances under control. Unfortunately, they'd missed some payments on their personal loans – so their existing lender wouldn't consider their application.

How I could help: With a home loan from an alternative lender, they could get the cash they needed to consolidate their debts and reduce their financial worries.

Most common solutions I can assist 'Mum and Dad' customers with:



Overdue or overdrawn credit cards/unsecured debts



Income from various sources

Government payments incl. family tax A&B

- Casual employment
- Child support



Missed repayments on mortgage facility



Adverse credit

- Paid/unpaid defaults
- Court judgements and writs
- Discharged bankrupt (one day)



Unlimited debt consolidation

I also regularly help 'Mum and Dad' clients with:

- ✓ Purchasing for investment purposes
- ✓ Non-genuine savings – gifted funds accepted
- ✓ Lenders that do not use credit scoring
- ✓ Full Doc purchase up to 95% LVR or Alt Doc purchase up to 85% LVR
- ✓ Cash out for personal use
- ✓ Self-employment

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