

Real life investor customers I can help



This is Karim and Sam, real life partners who wanted an investment property.

Karim and Sam are proud partners in a successful framing business. They were looking to buy an investment property and live with Sam's parents for a couple of years to get fully on their feet. They needed a lender that would accept a combination of self-employed and rental income, and negative gearing to service the loan.

How I could help: With an Alt Doc loan from an alternative lender that accepted various forms of income, I was able to get them the loan they needed to buy their investment property.

Most common solutions I can assist investor customers with:



Investors looking to use rent as sole income to service loan



Newly self-employed

Minimum 6 month ABN and GST registered (if applicable)



When last 2 years' financials are not available

Financial declaration and one alternative document to verify income:

- Accountant's letter
- 6 months' BAS statements
- 6 months' business bank statements



Adverse credit

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

I also regularly help Investor clients with:

- ✓ Construction loans
- ✓ Companies in administration
- ✓ Full Doc purchase up to 95% LVR or Alt Doc purchase up to 85% LVR
- ✓ Interest only loan option

Jeanette Lee, BBA (Finance)

E : jeanette@firstchoicefinance.com.au

M : 0402 182 522 [Australian Credit Licence: 389328 Credit Representative: 509726]