

# Real life customers I can help plan for retirement



**This is Nick and Elaine, real life borrowers who want to set themselves up for a comfortable retirement.**

Nick and Elaine are looking to invest in a second property as part of their retirement plan. They want to release equity from their own home to do it - and pay off some maxed-out credit cards while they're at it. They own a dry cleaning business but their most recent tax returns haven't been completed, so they're looking for a lender who can accept alternative paperwork.

**How I could help:** With an Alt Doc loan from an alternative lender, they could release the equity they needed to consolidate their debts and buy an 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

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