

# Real life self-employed customers I can help



This is Elsa, a real life borrower who achieved her goal with an alternative home loan solution.

Elsa had worked really hard to get her personal training business up and running. Things were going well and she was feeling ready to buy her own place. But because she'd only been in business 6 months, her bank said no to a loan.

#### How I could help:

With an Alt Doc loan from an alternative lender, her dream of buying her own home suddenly became a reality.

## Most common solutions I can assist self-employed customers with:



#### 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



#### Cash out for business purposes



#### Adverse credit

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

## I also regularly help self-employed clients with:

- ✓ Investment portfolios
- ✓ Complex trust structuring
- ✓ Companies in administration
- ✓ Full Doc purchase up to 95% LVR or Alt Doc purchase up to 85% LVR
- ✓ Unlimited debt consolidation

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