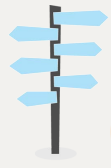


Quick Solution Guide



Non Conforming Loans

SPECIALIST LENDING SOLUTIONS



General Purpose

Non Conforming Loans can offer a home loan solution for any of the following purposes.

- ✔ Purchase or refinance
- ✔ First home owners
- ✔ Owner occupied and investment properties
- ✔ Construction
- ✔ Vacant land
- ✔ LVRs up to 95% with non-genuine savings
- ✔ Loan amounts up to \$2.5m

Cash out

- ✔ For personal use
- ✔ For business purposes
- ✔ Payout of ATO tax debts
- ✔ Pay out private or solicitor loans



Credit Impairment

Non Conforming Loans may consider clients with any of the below:

- ✔ Unlimited debt consolidation
- ✔ Credit defaults or judgments (paid or unpaid)
- ✔ Part IX or X debt agreements
- ✔ Discharged bankrupt (one day)
- ✔ Unlimited mortgage arrears
- ✔ Pay out bankruptcy or debt agreements
- ✔ Refused credit from their bank or another lender
- ✔ Consolidate business & trade debts into your mortgage
- ✔ Unlimited credit card & personal loans consolidation (late payments OK)



"Outside the Box"

Non Conforming Loans may consider clients who are:

- ✔ Newly employed
- ✔ Newly self-employed (6 months ABN accepted)
- ✔ Tax returns not completed (alternative income documentation accepted)
- ✔ Failed to meet Lenders Mortgage Insurance requirements
- ✔ Have 'non genuine savings'
- ✔ Require 40 year loan term

Our approach:

- ✔ No credit scoring
- ✔ No third party LMI approval required
- ✔ Manual assessment of each application



Acceptable Income

Non Conforming Loans will accept income to validate servicing from any of the following sources.

- ✔ PAYG income
- ✔ Self Employed Alt Doc
- ✔ Full time / part time / casual / second job
- ✔ 80% rental income
- ✔ Family payments – Part A and B
- ✔ Child support
- ✔ Centrelink income
- ✔ Pension
- ✔ Workers compensation
- ✔ Income protection
- ✔ Bonus / Commission / Overtime
- ✔ Car allowance / Company vehicle
- ✔ Superannuation



1300 791 329

Contact Non Conforming Loans for more information:

www.nonconformingloans.com.au