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| Real life customers I can  help plan for retirement ––––  *To insert your logo:*   1. *Click ‘Insert’ picture.* 2. *Click ‘format’ and ‘wrap text’ and select ‘In front of text’* | | | | | | | |
|  | | | **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. | | | | |
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| Most common solutions I can assist investor customers with: | | | | | | | |
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| **Investors looking to  use rent as sole income to service loan** | | **Newly self-employed**  Minimum 12 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: | | | | | | | |
|  | | | | | | | |
| Interest only loan options  Companies in administration | | | | | Full Doc purchase up to 95% LVR or   Alt Doc purchase up to 85% LVR | | |
|  |  | |  | | |  | |

***Broker name here***

*Contact email*

*Phone number*