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| Real life ‘Mum and Dad’  customers I can help ––––  *To insert your logo:*   1. *Click ‘Insert’ picture.* 2. *Click ‘format’ and ‘wrap text’ and select ‘In front of text’* | |
|  | This is Tim and Jess, real life parents who want to consolidate their debts.  Tim and Jess have two kids and there’s another on the way. They have multiple debts on top of their monthly mortgage, so things are tight. They want to secure some cash out to reduce a major liability and simplify their debts into one monthly payment to get their finances under control. Unfortunately, they’d missed some payments on their personal loans – so their existing lender wouldn’t consider their application.  **How I could help:** With a home loan from an alternative lender, they could get the cash they needed to consolidate their debts and reduce their financial worries. |
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| Most common solutions I can assist ’Mum and Dad’ customers with: | | | | |
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| **Overdue or  overdrawn credit cards/unsecured debts** | **Income from  various sources**  Government payments incl.  family tax A&B   * Child support | **Missed  repayments on mortgage facility** | **Adverse credit**   * Paid/unpaid defaults * Court judgements  and writs * Discharged bankrupt (one day) | **Unlimited debt consolidation** |

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| I also regularly help ‘Mum and Dad’ clients with: | | | |
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| Purchasing for investment purposes  Non-genuine savings – gifted funds  accepted  Lenders that do not use credit scoring | | Full Doc purchase up to 95% LVR or   Alt Doc purchase up to 85% LVR  Cash out for personal use  Self-employment | |
|  |  |  |  |

***Broker name here***

*Contact email*

*Phone number*