

The opportunity in non-Prime lending.

A great opportunity, with the right lender

As a broker, you're likely aware that borrowers who don't fit standard lending guidelines can still have a solid income and strong serviceability.

However, verifying their income and demonstrating their serviceability can be complex, so a lender who deeply understands these nuances and designs products specifically for these types of borrowers can make all the difference.

At Resimac we specialise in assisting brokers to help near-Prime and non-conforming borrowers. We look at each deal on its own merits, and examine its overall strength for reasons to say 'Yes'.



A customer for life with Alt Doc lending

Martin has been running his catering business for three years, and business has picked up significantly in the last six months.

He needs a loan to expand his kitchen space and hopes to use the equity in his home to finance the expansion of his business and some home renovations.

Martin's current bank hesitated to approve the loan because of its purpose (cash out for business expenses), and because his previous tax returns don't show a true reflection of the increases to his income.

Resimac's Alt Doc lending solutions allow Martin to verify his income and demonstrate his eligibility for a loan using 3 months of business bank statements, which provide a more accurate representation of his current income.

Finding a solution for Martin at this critical juncture gives you more opportunities down the line to help him secure additional finance as his business matures.

Learn more about Resimac's Alt Doc products:

- > [Prime Alt Doc product specs](#) >
- > [Specialist Alt Doc product specs](#) >

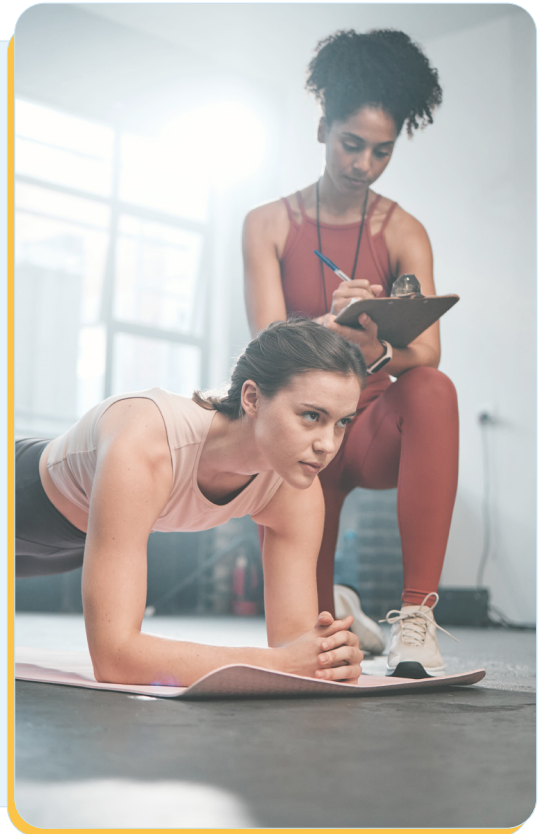
Opportunities now and in the future with Specialist lending

Sarah recently left her corporate job to follow her passion as a personal trainer. Through her connections, Sarah was able to secure regular ongoing personal training clients and her business is going from strength to strength.

Sarah wants to refinance her home loan so she can use the cash to set up a PT Studio. As she has only had her ABN for a few months and doesn't have two years of self-employed financials, Sarah needs a lender who provides flexibility for both income verification and loan purpose.

Resimac's Specialist product allows unlimited cash out for working capital, purchasing business equipment, and even the payout of ATO debts, giving Sarah an opportunity to secure finance for her studio and equipment.

As Sarah's business grows and she provides tax returns that show her income, she may also be in a position to apply for a Resimac Prime loan that offers lower rates.



Learn more about Specialist products:

- > [Resimac Specialist](#) >
- > [Resimac Alt Doc Specialist](#) >

About Resimac

- ✔ A leading non-bank that has been providing flexible lending solutions since 1985.
- ✔ Trusted by over 55,000 customers and managing a loan portfolio worth more than \$14 billion.
- ✔ A dedicated team of award-winning BDMs and Relationship Managers located all around Australia.
- ✔ Collaborating with a network of more than 12,000 broker partners.

Every application we receive is reviewed by experts in Alt Doc and Specialist lending, and our highly experienced team of Business Development Managers are there to help you prepare your deals and put your client's best foot forward.

If you're new to non-Prime lending, we recommend being proactive and reaching out to one of our helpful BDMs.

You can find your local BDMs details on BrokerZone, which also contains a wide range of resources for brokers who want to offer more flexible lending options to their clients.

- [Find your BDM](#) >
- [Visit BrokerZone](#) >

Get in touch

Sales support

Please call 1300 787 898 or visit broker.resimac.com.au