

Prime & Specialist niches.

Prime

- ✓ Available up to 95% LVR for both owner occupied and investment
- ✓ Offset account
- ✓ Up to \$500k business debt refinance
- ✓ In house LMI DUA
- ✓ Rate based on security, NOT purpose
- ✓ FASTRefi available
- ✓ Cash out to 85% - unlimited



Scenario: Refinance

- > Client has an owner occupied property worth \$1m (80% = \$800k).
- > Owes \$300k, and seeking \$500k for investment property purchase. Using the owner occupied property as security qualifies the borrower for owner occupied rates for the investment debt.

Prime Alt Doc

- ✓ 80% no LMI
- ✓ Cash out to 80% - unlimited
- ✓ One form of income verification
- ✓ No Risk fee
- ✓ Rate based on security, NOT purpose
- ✓ Up to \$500k business debt refinance
- ✓ Offset account

Specialist

- ✓ Tax debt refinance
- ✓ Six months casual employment considered
- ✓ Rates arrears and bankruptcies
- ✓ Multiple related defaults considered as one 'credit event'
- ✓ Consolidate any number of debts
- ✓ Defaults under \$2,000, listed over two years or paid over 12 months are considered under Clear
- ✓ Unlimited business debt refinance
- ✓ Rate based on security, NOT purpose

Specialist Alt Doc

- ✓ 90% purchase or 85% refinance
- ✓ Six months ABN (three months business bank statement or six months BAS)
- ✓ 12 months ABN (Accountant's Verification)
- ✓ Defaults under \$2,000, listed over two years or paid over 12 months are considered under Clear
- ✓ Cash out to 80% - unlimited
- ✓ Rate based on security, NOT purpose
- ✓ Multiple related defaults considered as one 'credit event'
- ✓ Unlimited business debt refinance
- ✓ One form of income verification

Speak to your BDM today to find out more.

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