

# Home Loan Niches

IT'S TIME TO CHOOSE A LENDER WHO PRIORITISES YOU!



## General

VMG has over 75 years of experience providing flexible home loan solutions



## Purpose

VMG can provide a lending solution for any purpose deemed worthwhile as detailed below:



## Acceptable Income

VMG will accept income to validate servicing from any of the following sources:



## Policy Solutions

VMG provides a flexible servicing approach.

### Product

- ✓ Max 80% LVR
- ✓ Prime
- ✓ Near Prime
- ✓ Credit Impaired
- ✓ Redraw Available

### Service

- ✓ Fast response times
- ✓ No Credit Scoring
- ✓ Applications are manually assessed
- ✓ Direct access to Credit Analysts
- ✓ Common sense approach to sensitisation
- ✓ ApplyOnline® & DocuSign®
- ✓ Fully assessed pre-approvals
- ✓ Ability to split loans

- ✓ Purchase or Refinance
- ✓ Debt consolidation (unlimited number of debts)
- ✓ Business Lending
  - Working Capital
  - Partnership Buyout
  - Business Purchase
- ✓ Full repayment for tax debt
- ✓ Cash out for personal or business use
- ✓ Purchase of shares or investments
- ✓ Construction Lending\*
- ✓ Residential vacant land\* (up to 70%)
- ✓ Owner Occupied or Investment
- ✓ Large loan amounts (up to 80%)
- ✓ Inner city apartments (up to 70%)

- ✓ Self Employed Income (one year financials)
- ✓ Full Time / Part Time / PAYG Income / Casual / Second Job / Contract
- ✓ Overtime / Commissions
- ✓ Bonus payments
- ✓ Vehicle allowances
- ✓ Child support / maintenance up to age 16
- ✓ Family Tax Benefit A & B up to age 16
- ✓ Parental Leave Income
- ✓ Employed by family
- ✓ 80% residential rent (long term)
- ✓ Up to 60% holiday rent (short term)
- ✓ Up to 80% commercial rent\*

- ✓ Newly Self Employed (ABN - 6 Months)
- ✓ Newly Employed (Probation / Contract)
- ✓ Corporate & trust borrowers
- ✓ Aged borrowers
- ✓ Commercial approach to exit strategies
- ✓ Clients with defaults
- ✓ Late payments on credit facilities
- ✓ Discharge Bankrupts / Part 9
- ✓ Expat Lending (Australian citizens working overseas)

### Security

- ✓ > 50 sqm internal living area
- ✓ 10 hectares / 25 acres (land size)
- ✓ High density units
- ✓ Residual stock - separate title



Scan to view our products



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Note: This document is intended to be used as a summary guide only. For more information please refer to the VMG product guide which can be found in the Broker Documents section on our website or scan the above QR Code. Full details of terms and conditions are available upon application. \*Niches may vary and are subjected to availability.