# **ALTERNATIVE** LENDING **CHECKLIST**



Use this quick checklist to see if an alternative lender could be the right fit for you.

Tick any that apply:

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0	I'm self-employed and find it hard to
	show consistent income.
0	My bank knocked back my loan
	application.
0	Another mortgage broker told me I
	wouldn't get approved
0	I've had a credit hiccup in the past
	(missed payments, defaults, etc.)
0	My income is from casual, contract,
	or multiple sources.
0	I'm looking at a unique property type
	(rural, mixed-use, high density, etc.).
0	I need finance approved quickly
	(auction, settlement deadline,
	bridging).
0	I don't have the "standard" deposit
	banks usually ask for.
0	My investment structure is more
	complex than average.
$\bigcirc$	I want flexibility that banks aren't
	willing to provide.

### WHAT DOES THIS MEAN?

## 2 or more ticks?

While you might still qualify with a bank, alternative lending could be a great solution, more suited to your needs — worth exploring your options.

#### 4 or more ticks?

Banks probably won't meet your needs right now, but alternative lenders may say yes, depending on your circumstances.

#### What's next?

Alternative lending isn't about last resorts — it's about having options. Many clients use it as a stepping stone, then refinance to a bank once their situation changes.

F Want to know for sure? Get in touch and we'll review your situation, no obligation.

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