



**resimac**

# Resimac Niches

## Prime & Specialist



### Prime

- Non-Genuine Savings to 95% LVR (O/O only)
- Offset Account on both Full Doc & Alt Doc
- 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 O/O property worth \$1m (80% = \$800,000).
- ✓ Owes \$300k, and seeking \$500k for investment property purchase. Using the O/O property as security qualifies the borrower for O/O rates for the investment debt.



### Prime Alt Doc

- 80% No LMI
- Cash Out to 80% - Unlimited
- One form of income verification
- Prime Rates
- Rate based on security, NOT purpose
- Up to \$500k business debt refinance



### Specialist

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



### Specialist Alt Doc

- 90% Purchase or 85% Refinance
- 6 months ABN (3 months business bank statements or 6 months BAS)
- 12 month ABN (Accountants Verification)
- Defaults under \$2,000 ignored, listed over 2 years or paid over 12 months ago ignored
- 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

To find out more, speak to your BDM or visit: [broker.resimac.com.au](https://broker.resimac.com.au) today.