

MAY 2021 | VOL. 1

# MORTGAGE MATTERS

*Fortnightly NEWSLETTER AT YOUR DOORSTEP*



Message From The Director

V R-Byrne

Plan ahead  
Prepare Today  
Propose Tomorrow

Lifestyle-V Finance

*Lifestyle We Finance Pty Ltd*

*Lifestyle-V Property Gp*

## HOUSING TRENDS FOR 2021

*3 MAY LATEST UPDATES*

Australian housing market: Increase by 1.8% in April -CoreLogic's national home value index\*

Housing values show a rise up 6.8% over the past three months

Flexible work or Hybrid workplace support a larger demand for houses around the outer-fringes of capital cities.

Ref Corelogic \*



## LATEST FROM ME BANK\*

At ME:

1. Clients - need one payslip to verify their base income (containing three months' YTD income)

2. New employment with less than three months' YTD - PAYG certificates will be required

3. Overtime, allowances, or other variable income - secondary documents:

Most recent PAYG Payment Summary or Income Statement (tax ready status) through ATO Single Touch Payroll/Notice of Assessment, no older than 14 months

REF ME\*

REF Bluestone\*

### HOME LOAN FOR BORROWERS: RECOVERING FROM FINANCIAL DIFFICULTIES

Specialist+ is a flexible home loan- unable to obtain finance due to:

1. Previous credit issues 2. Bankruptcy 3. Defaults 4. No automated credit scoring

## CBA \*

>

*Extention:  
annual cut-off  
date for  
financials*

>

*Introduction  
employment  
capture  
definitions*

>

*Simplify  
verification  
requirements*

>

*Temporary  
coronavirus  
exception  
policy*





## **REF PROSPA\***

**Customer Limited :Time Offer**

- 1.No repayment period offer**
- 2. Prospa Small Business Loan settled between 3 May and 30 June 2021**
- 3.Approved customers can elect to take an optional initial no repayment period of between 1 to 8 weeks, during which interest will accrue**
- 4.Total loan repayment term will be extended by the time equal to the selected no repayment period**
- 5. Interest that accrues on the loan during the no repayment period is capitalised and included in the total interest expense**

**Ref La Trobe Financial\***

- 1. Commercial loan solutions with both PAYG and self-employed**
- 2. Purchase, refinance or access equity using commercial property:**
- 3. Specialised commercial products include self-employed Lite Doc® catering for borrowers unable to fully verify their income**
- 4. Lease Doc product that uses rental income from commercial security as evidence to service a new loan**
- 5. Use of retail shop, office, light industrial warehouse or rural farm as security to expand- commercial portfolio**



M 040 756 8080

E:Lifestylevfinance@gmail.com

WWW.lifestylevfinance.com.au

