

# MORTGAGE MATTERS

THE OFFICIAL WORD FROM THE DESK AT LIFESTYLE-V FINANCE

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Vol 3



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**From the Director**

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### **Market Updates From the Director: Vee R-Byrne**

New Pepper Money Commercial Pricing Promotion: Effective 1 October 2020 - 27 November.

Changes to commercial credit policy :Available cash out.

Consideration for casual, overtime, commission and bonuses at 100%.

Pepper Money Commercial : Refinancing tax debt - full or partial

Credit impaired clients and; Clients looking to borrow up to 75% LVR on Full Doc or 70% LVR on Alt Doc.

REF PEPPER\*-Terms and conditions apply.



# INDUSTRY UPDATES



## Business Lending

NAB's expanded support to help clients: NAB Business Support Loan (NBSL) product, special variable rate- NAB Business Options Loan, valid for eligible applications submitted before Friday 18 December 2020.

Acceptable loan purposes: To Access to working capital, Capital expenditure, Business acquisition, Commercial property purchase (owner occupied only).

A discounted rate applicable for all commercial property secured NBSLs approved on or before Friday 18 December 2020.

REF NAB\*-Terms & Conditions Apply

## First Home Buyer

Government Announcement-Scheme Ext: On Saturday 3 October the National Housing Finance and Investment Corporation (NHFIC) announced an additional 10,000 FHLDS places to support new purchases. Once confirmed CBA\* will be accepting new requests.

REF CBA\*-Terms & Conditions apply.



## Residential Investors

**Investor Loan:** INV SPECIALS - shade 0.20% off ALL INV rates and 0.30% off ALL INV FXD IO rates

CASHBACK - OO & INV REFINANCE \$300K+ / <80% LVR (Applications by 29/11/20 and settle by 28/2/21)

CASHBACK - OO & INV REFINANCE \$150K+ / 80-90% LVR (Applications by 29/11/20 and settle by 28/2/21)

REF VIRGIN\*-Terms & Conditions apply



# EXIT STRATEGY



## Golden Years

Exit strategies to borrow at a later stage in life. Clients can apply for up to a 30-year loan from the age of 50, if they have a strong exit strategy & if their loan term extends beyond the oldest borrower's 70th birthday. What are acceptable exit strategies: using superannuation (plus future contributions), selling assets, downsizing and many others. As far as they have a sound plan to repay the debt once they reach retirement.

REF ME\* - Terms & Conditions apply.

## Deposit Power

For over 30 years, Deposit Power has been providing Clients with the solution to property deposit needs. An alternative to cash deposit. Deposit Guarantee acts as a guarantee of the deposit payment. The purchaser pays the full purchase price including the deposit at settlement. Fees depend on the term and amount.

REF DEPOSIT POWER\* - Terms & Conditions apply



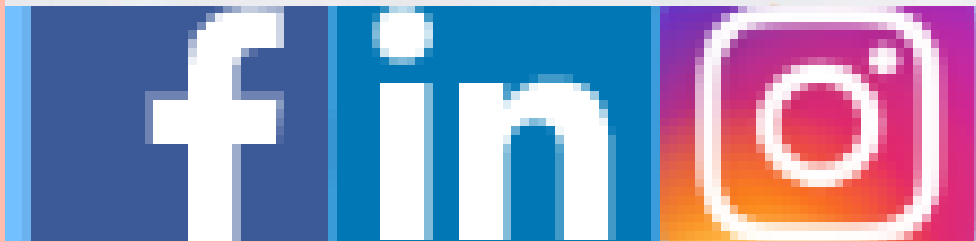
**For any further information and interest rates applicable: Feel Free to Reach out.  
Thank you kindly**



ASK VEE : 0407 568 080

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