



A fresh alternative for home loan help



LIVE



INVEST



SAVE

ljhookerhomeloans.com.au

 **LJ Hooker Home Loans**
Access

Where the big lenders stop, LJ Hooker Home Loans continues.

Our Access products take a personal approach to home loans. Whatever your circumstances, we'll work with you to understand them – and offer solutions that suit your individual circumstances.

Sometimes getting the right home loan can be a challenge, especially if you have been knocked back by the banks, have a blemish on your credit report, are self-employed or don't have up-to-date tax returns.

The way we see it, everyone has the right to achieve their financial goals. Our approach is to offer flexible lending criteria to help you begin that journey. With the right guidance you'll have options to suit your lifestyle and personal circumstances.

The right credentials

We're people-focused, providing a refreshingly real life approach to home lending.

Our Access products are backed by Pepper Money. Pepper Money have helped over 100,000 Australians achieve their financial goals by providing lending products that the banks can't.

Pepper Money is part of Pepper Group, a global leader in alternative lending solutions.


We're here to listen to your story, answer your questions, and understand you. Our Access products allow your home loan to be assessed on its merits, not on what a computer says.

"I've banked with the same bank my whole life and built up hundreds of thousands of dollars in equity. But because I've been self-employed for less than two years, they refused my home loan application."

Nicola, LJ Hooker Home Loans Access customer

We're here to change that





We look at you as an individual, not a stereotype.

To us, you're more than a number. You're a person looking to buy or refinance a home or an investment property, but maybe your circumstances don't tick the big banks' boxes.

Where traditional lenders might be unable to help, we'll give you a warm welcome and work with you to help you achieve your financial goals. This means assessing every single application on its own merits, because a credit score doesn't always show the full picture.

Flexible loans based on your needs, not ours

Our Access Home Loans are flexible, because everyone's circumstances are different. A 'one size fits all' approach can't always help you achieve your unique goals.

What's more, you only need to apply once; if you don't quite meet the criteria of the home loan you first apply for, your application is automatically reassessed to find the Access loan that best matches your circumstances – without damaging your credit score.

Our flexible Access products may also help you reduce your interest payments, repay your loan faster and, if required, consolidate your debts.

Dealing directly with a decision-maker

Your loan application is not just taken and fed into a system of software. We work closely with people within the Pepper Money team because we know numbers are rarely a true reflection of our circumstances. And software can't give guidance or advice... or negotiate.

Life often deals an unexpected or unfair hand, so we take a wider view on your situation. By looking at your past, present circumstances and your likely future needs, we may be able to help where others may not.

Part of this personal approach is making sure you're comfortable with the what, when and why of every part of the home loan process.

A closer look at who our Access Products can help (It could be you)

Banks have tightened their lending criteria since the Global Financial Crisis – which means some borrowers who may have previously qualified for a home loan with a bank are being turned away. Our Access products are not funded by a bank. Pepper Money is one of Australia's leading providers of specialist loans. They approach credit risk analysis differently, which means you may have more home loan options than you first thought...

The differences between a 'non-conforming borrower' and a 'prime' borrower may be due to some challenging life circumstances: a poor financial decision made years ago, for example, or a default payment on a previous loan. If your income or employment history is irregular, or you have some credit defaults, it's a good idea to talk to us.

We don't see why these factors mean you should miss out on being considered for finance. So long as we can apply our flexible lending criteria to your personal circumstances, you may still be able to achieve your financial goals.

"When we needed to refinance, our current lender wasn't interested. LJ Hooker Home Loans to the rescue! The process was simple and straightforward, with lots of follow up calls. I have never experienced such wonderful customer service!"

Kathleen, LJ Hooker Home Loans Access customer

Fair go, for the employed...

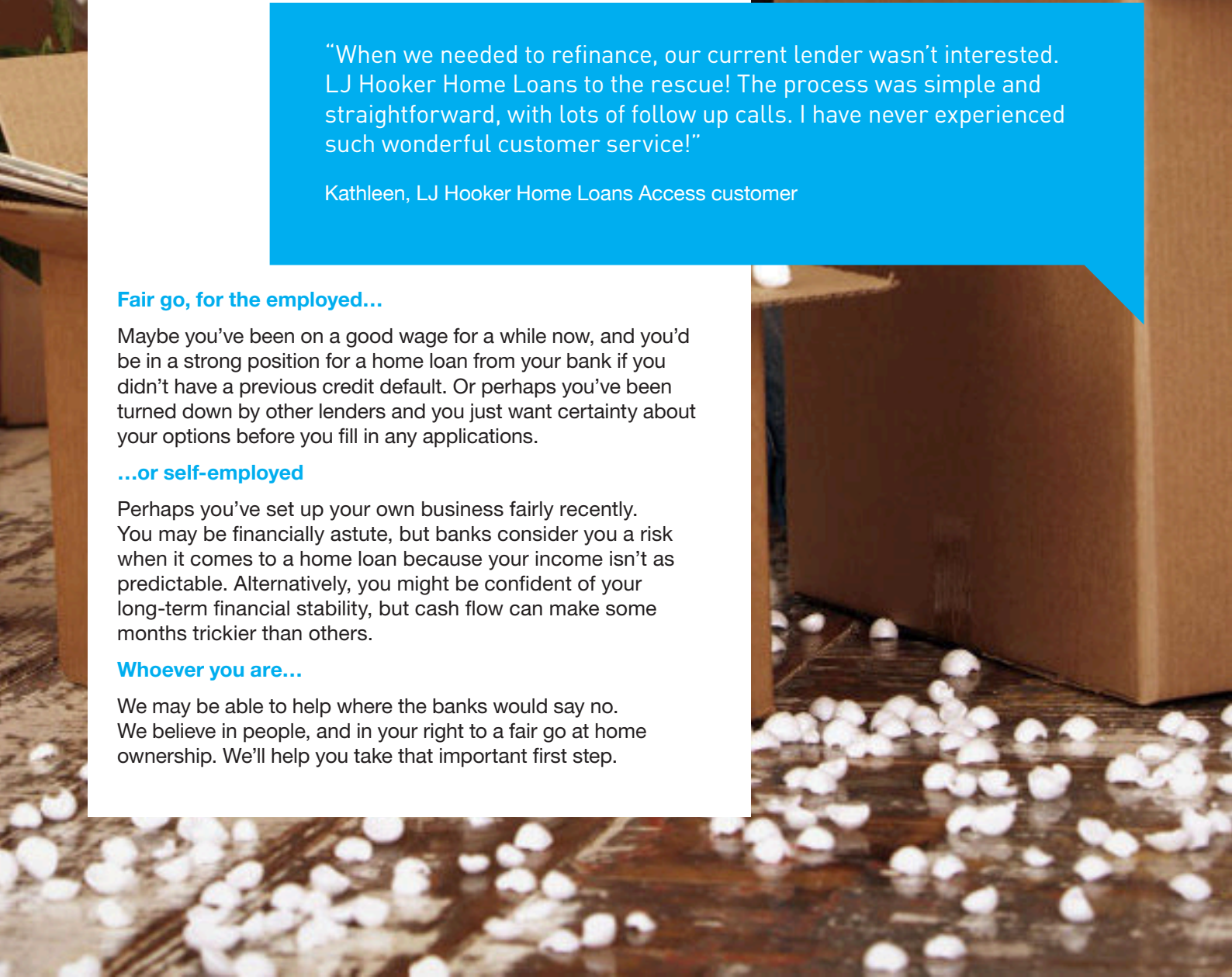
Maybe you've been on a good wage for a while now, and you'd be in a strong position for a home loan from your bank if you didn't have a previous credit default. Or perhaps you've been turned down by other lenders and you just want certainty about your options before you fill in any applications.

...or self-employed

Perhaps you've set up your own business fairly recently. You may be financially astute, but banks consider you a risk when it comes to a home loan because your income isn't as predictable. Alternatively, you might be confident of your long-term financial stability, but cash flow can make some months trickier than others.

Whoever you are...

We may be able to help where the banks would say no. We believe in people, and in your right to a fair go at home ownership. We'll help you take that important first step.



We help Australians achieve their financial goals by making home loans simple.

Are you:

- Wanting to consolidate debts?
- A new business owner?
- On a stable income but undesirable to other lenders due to a poor credit history/bankruptcy?
- A customer who has been refused credit from your bank?
- Recently back in the workforce after suffering a temporary illness?

We can help.

Let's get started

You're ready to start the next chapter in your life, but it's understandable that you might feel a bit overwhelmed and not know where to begin. That's where we can help. Here's a quick overview of what you can expect from our service.

Our Access Home Loan process has just 4 simple steps.



Chat

The first thing we do is take the time to listen and understand your needs. Once we identify your needs we will discuss your personal finances to learn about your current financial position – expect to talk about your income, expenses, assets and liability positioning, and your credit history.



Check

Next, your documentation will be reviewed and assessed to validate your financial position. If the lender loan assessment is successful, you will be issued with an Approval in Principal letter and an independent valuer will inspect your proposed property to check the estimated value or purchase price.



Seal

Once these checks have been satisfied you will be issued with a Formal Approval. You'll be sent a copy of the loan agreement, which details the terms and conditions of the loan.



Settle

All that's left is for you to sign and settle. You'll need to review and sign your loan documents while we prepare and confirm your settlement date. The settlement day is the first day of your new home loan – and it's when you officially start your financial journey.

If you'd like to learn more about our Access products or our loan process please let us know.

We won't stand in your way

Far from it – if we can help, we will.

Help is at hand

To find out more visit ljhookerhomeloans.com.au
or speak with one of our local Lending Specialists.

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