



HOW TO AVOID BEING ONE OF THE
4 PEOPLE
WHO ALWAYS GET
THEIR HOME LOAN

DECLINED



**ARE YOU
ONE OF THESE
4 PEOPLE?**

1



**THOSE PEOPLE
WHO DON'T HAVE
A DEPOSIT SAVED.**

SOLUTION:

**USE A GUARANTOR HOME LOAN.
THIS IS THE ONLY WAY TO BORROW
IF YOU DON'T HAVE A DEPOSIT.**



2



**THOSE PEOPLE
WHO ARE BANKRUPT.**

SOLUTION:

**APPLY ONCE YOU'VE BEEN
DISCHARGED FROM BANKRUPTCY.
UNFORTUNATELY, THERE'S
NO WAY TO BORROW IF
YOU'RE CURRENTLY BANKRUPT.**



3

NEED WORK
TO BUY HOUSE

**THOSE PEOPLE WHO
ARE UNEMPLOYED.**

SOLUTION:

**GET OFF YOUR BUM
AND FIND A JOB!
EVEN PART-TIME WORKERS
OR CASUAL WORKERS
CAN GET APPROVED.**



4



**THOSE PEOPLE WHO
ARE TOO YOUNG.**

SOLUTION:

**GET YOUR PARENTS TO
BUY YOU A HOUSE.
IF YOU'RE UNDER 18,
IT'S NOT LEGALLY POSSIBLE
TO ENTER INTO A LOAN CONTRACT.**



**THE ONE SOLUTION
TO ALL OF THIS:
SPEAK TO
A MORTGAGE BROKER.**



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