



LOANS ON  
ANYTHING

# **5 WAYS YOU CAN BORROW**

AT A HIGH LOAN TO VALUE RATIO (LVR) FROM LENDERS!





**FIRST OF ALL WHAT IS LVR?**





Loan To Value Ratio (LVR or LTV) is the amount you are borrowing represented as a percentage of the value of the property being used as security for a mortgage.





The higher the LVR the more the banks stand to lose if you default on your loan.





**NOW THE 5 WAYS WE MENTIONED...**





**1. LOOK LIKE A BIG SHOT WITH GENUINE SAVINGS:**  
HAVE AT LEAST 5% OF THE PURCHASE PRICED SAVED UP.





## 2. HAVE SOME BACK-UP:

GET YOUR PARENTS TO ACT AS YOUR GUARANTOR

**FIND OUT MORE ABOUT GUARANTOR HOME LOANS.**



A close-up profile of a meerkat's head and shoulders, looking towards the right. The meerkat has light brown, spiky fur and a dark eye. The background is a soft, out-of-focus green.

# 3. COMPARE LMI PREMIUMS:

SHOP AROUND AND COMPARE THE LMI PREMIUMS OF A NUMBER OF DIFFERENT LENDERS

**COMPARE LMI PREMIUMS FROM 6 LENDERS.**



A photograph of a narrow, arched stone passage in an old building. The walls are made of rough, weathered stone. In the distance, at the end of the passage, is a large, ornate wooden door with intricate carvings and metal studs. A small blue house number '27' is visible on the wall to the right of the door. The lighting is warm and directional, coming from the right, casting shadows on the stone walls.

# 4. FIND A HIDDEN PASSAGE:

USE A LENDER THAT USES A MANUAL CREDIT ASSESSMENT WHEN ASSESSING YOUR APPLICATION





## 5. CHOOSE THE RIGHT LENDER:

ARE YOU A LOW RISK BORROWER? CHOOSE A LENDER THAT SUITS YOUR SITUATION!

**WE HAVE ACCESS TO OVER 40 LENDERS.**



An aerial photograph of a large shipping yard or port. The yard is filled with hundreds of shipping containers stacked in neat, long rows. The containers are in various colors, including red, blue, orange, white, and green. The rows are separated by narrow aisles. In the bottom right corner, a road with a yellow curb and some greenery is visible. The overall scene is one of organized industrial activity.

**REMEMBER LVR IS ONLY ONE PART OF WHAT THE BANKS ASSESS.**  
**A MORTGAGE BROKER WHO CAN SIZE UP YOUR ENTIRE SITUATION!**

**VIEW THE FULL INFOGRAPHIC HERE.**







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