## **5 WAYS YOU CAN BORROW**

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





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.





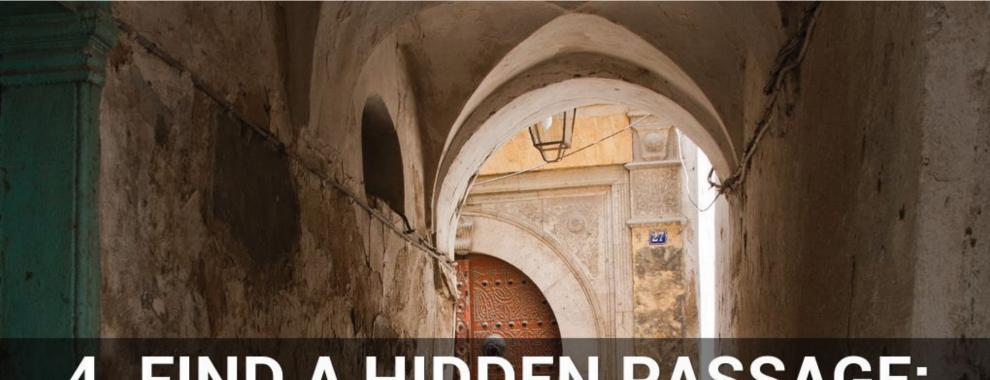




## 3. COMPARE LMI PREMIUMS:

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

**COMPARE LMI PREMIUMS FROM 6 LENDERS.** 

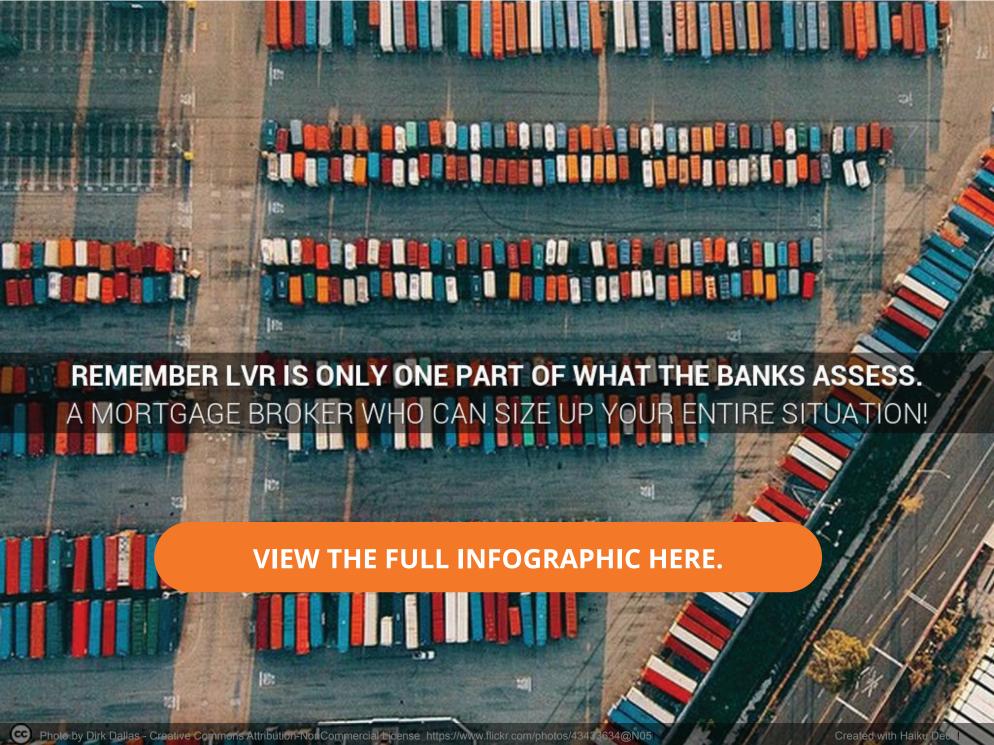


## 4. FIND A HIDDEN PASSAGE:

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









Click here to view the blog post and infographic







