



## ALT DOC, LOW DOC HOME LOANS

### SOME FACTS ♦ ♦

Apply with **Us** with a fast process  
and competitive interest.

**Contact Us**

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Alt Doc (Alternative Documentation) and Low Doc (Low Documentation) loans are mortgage options designed for individuals who may not have traditional proof of income, such as self-employed or freelance workers.

These loans require less stringent documentation compared to standard home loans, making them accessible to a wider range of borrowers.

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## What are Alt Doc and Low Doc Loans?

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Alt Doc and Low Doc loans typically require borrowers to provide alternative forms of income verification, such as bank statements, business activity statements (BAS), or accountant letters. The age of documents varies lenders to lenders.

Unlike conventional loans, they may not necessitate detailed proof of income through pay tax returns, simplifying the application process.

Minimal  
Documentation  
Needed

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# ABN and GST requirements

- ◆ ABN registration varies from 6 months to 24 months across lenders.
- ◆ GST registration varies from 1 day to 12 months across lenders.

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These loans offer greater flexibility, allowing self-employed individuals or those with irregular income streams to qualify for home financing.

Borrowers who may not meet the strict criteria of traditional lenders can access financing options tailored to their unique financial situations.

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## Advantages of Alt Doc and Low Doc Loans

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While Alt Doc and Low Doc loans provide opportunities for individuals with unconventional incomes, they often come with higher interest rates and fees.

Borrowers should carefully assess their financial circumstances and consider the long-term implications before opting for these loans.

It's crucial to work with reputable lenders and seek professional financial advice to ensure suitability and mitigate potential risks.

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## Factors to Keep in Mind

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Alt Doc and Low Doc loans serve as vital tools for individuals with non-traditional income sources to achieve homeownership.

Understanding the documentation requirements, benefits, and risks associated with these loans empowers borrowers to make informed decisions aligned with their financial goals and circumstances.

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Conclusion - Alt  
Doc and Low Doc  
Loans

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Want to know more  
or apply