



COASTAL MORTGAGE GROUP

Low-Doc Home Loans

WHAT IS A LOW DOC HOME LOAN?

A Low doc home loan is a mortgage that borrowers can take out with less documentation than what is required for a standard home loan.

If you're self-employed, freelancer, casually employed, contract worker, or someone who doesn't tick the usual loan application boxes, a low doc loan option will help you buy your dream home.



How much can I borrow?

- Borrow up to 90% of the property value with one of our lenders (higher interest rates apply).
- Borrow up to 80% of the property value with competitive interest rates (a risk fee may apply).
- Borrow up to 60% of the property value with standard home loans rates.



Will I get approved?

- You must provide alternative documents to prove your income.
- Most lenders require a 2 years ABN, but one of our lenders can accept a 1 day ABN.
- Some lenders can consider bad credit history.
- Many lenders have strict requirements around the property you use as security.
- Some lenders have restrictions on equity releases, refinances and larger loan sizes.
- View less



What interest rates are available?

Competitive rates are available. Please contact us to learn more.



Lenders available:

Specialist lenders and some major lenders.



Want to know if you qualify?

Book a call with us and we will help you with a Low-Doc Home Loan.

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