



COASTAL MORTGAGE GROUP

# Unusual Employment Loans



## **DO YOU NEED UNUSUAL EMPLOYMENT LOANS?**

How you earn an income can affect your chances of home loan approval!

Luckily, modern home loan lenders are beginning to understand that these days not everyone has a 9-5 job and not everyone can prove their income as easily as they'd like to. You can still get a home loan!



### **What types of employment can we help with?**

- On probation
- Contract workers
- Self employed
- Casual employees
- Overtime reliance
- Temp / Agency workers
- Bonus income
- Doctor home loans
- Discounts for professionals
- Rental income
- Commission income
- Maternity Leave



### **How do banks assess your employment?**

- The length of time in your current job
- The length of time in your industry
- The tendency of people in your industry to default on loans
- Your employment status
- The stability of your income
- Your reliance on any unstable income.



### **What do you need to provide?**

Australian lenders need to have documents evidencing the income that you have put on the application form. They meet this requirement by asking for:

- Payslips
- Group certificates
- A Letter from your employer
- Bank statements



### **Need more information?**

Give us a free call and we'll help you with your queries and concerns.

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