

Non Standard Loans

In addition to traditional mortgage lending, CSA are specialist in all forms of lending including the following:

Lo-Doc Loans

This is one of the fastest growing sectors of the mortgage industry today. It has been established to cater for those self employed borrowers who are not in a position to provide all of the financial accounts, income tax returns and other information generally required by the banks. There are numerous lenders offering a variety of products at very different costs to the borrower. We will guide you through the process and ensure that you are in apposition to take advantage of the market and not have the market take advantage of you.

Non Conforming Loans

For those borrowers who are re-building after a difficult period, we have access to a number of lenders who provide loans even if you have had defaults previously. Fees and interest rates vary greatly for these types of loan and we can assist you to find the right loan at the most reasonable cost.

Commercial Loans

For those individuals and companies who are owner occupiers or investors and who need to acquire or re-finance commercial property, we have access to a number of lenders who will provide a very reasonable solution to your requirements. We will discuss your needs and assist you to target the lender which best suits your circumstances and your overall financial structure. We also have access to lo-doc commercial loans.

We also have access to several lenders who will provide Commercial Finance on a lo-docs basis.

Bridging finance and second mortgages

When a transaction needs to be completed in a short space of time or when a financial need arises which cannot be met by other means, there are a number of lenders who can provide a solution which would not otherwise be available. These lenders are happy to advance funds for shorter periods of time which can make the difference between success and failure.

Other Finance Available Through CSA

There are other specialized lenders who can provide financial solutions for borrowers who require development finance, private banking facilities, "no deposit" home loans, vacant land loans, broad-acre rural loans, specialized security loans and other requirements.

Please call Peter Kensey on (02) 9499 5500 to discuss your specific needs.