

Has The
Bank Said

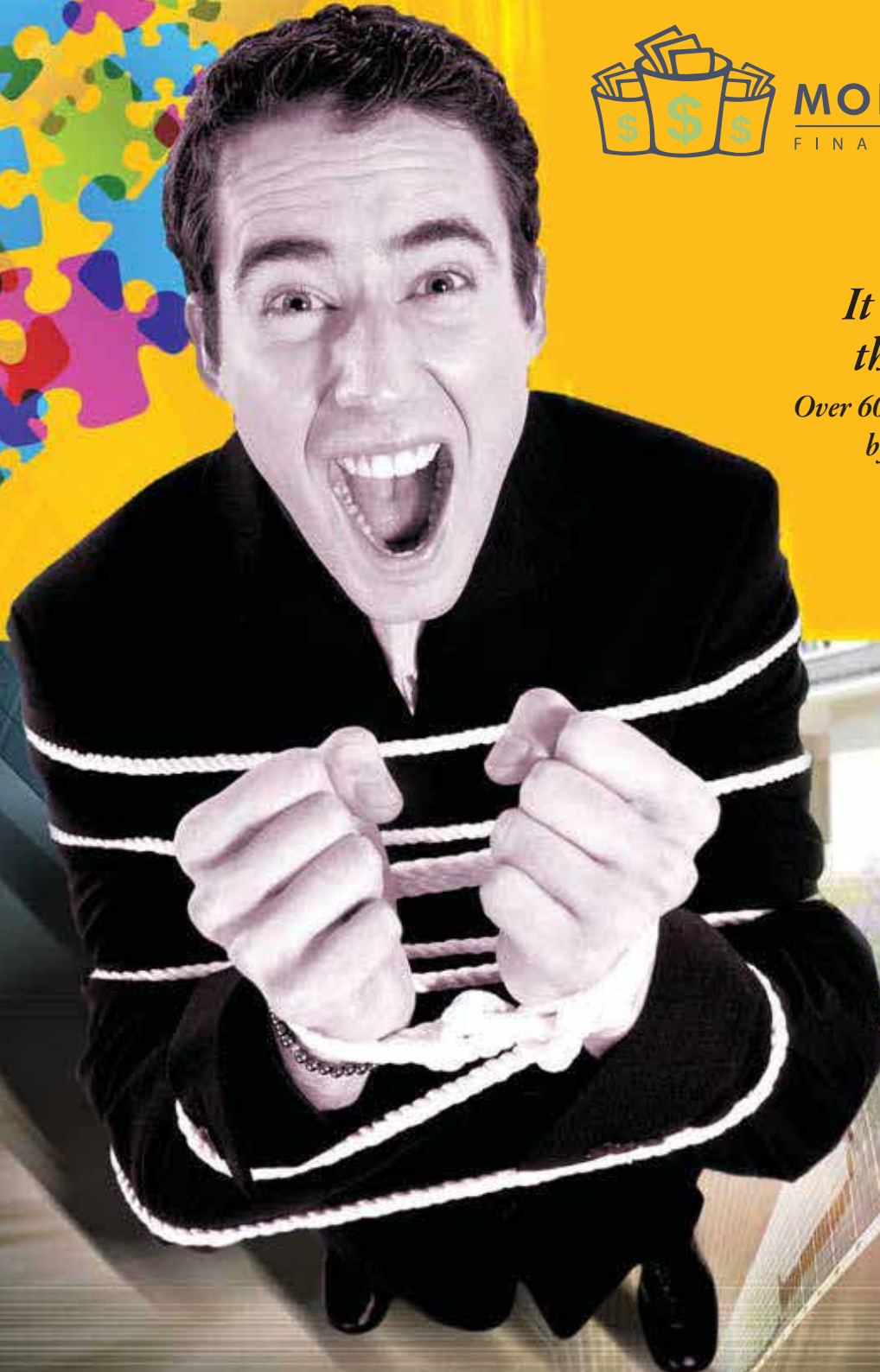
NO



MONEY BUCKETS
FINANCIAL SOLUTIONS

*It doesn't have to be
the end of the story.*

*Over 60% of people knocked back
by a bank can obtain a loan
from a Specialist Lender*



Ph: 1800 825 010



Starlight Home Loans has a variety of Specialist Lenders available that can deal with different scenarios.

- ★ Self employed with low documentation
- ★ Newly Employed
- ★ Low Deposit
- ★ Help with Deposit from parents
- ★ Rural Locations or Land only
- ★ Business Funding
- ★ Just come out of a Bankruptcy or a Debt Agreement
- ★ Been told you are too Old
- ★ Income comes from Centrelink, Pensions or an alternative source
- ★ Construction
- ★ Aged Care
- ★ Bad Credit due to a life event
Examples: Health Issue, Unemployment, Relationship Breakup, Car accident, Uninsured event.

Once an issue has passed and you can move on, you will be assessed on your ability to effectively handle your proposed loan.

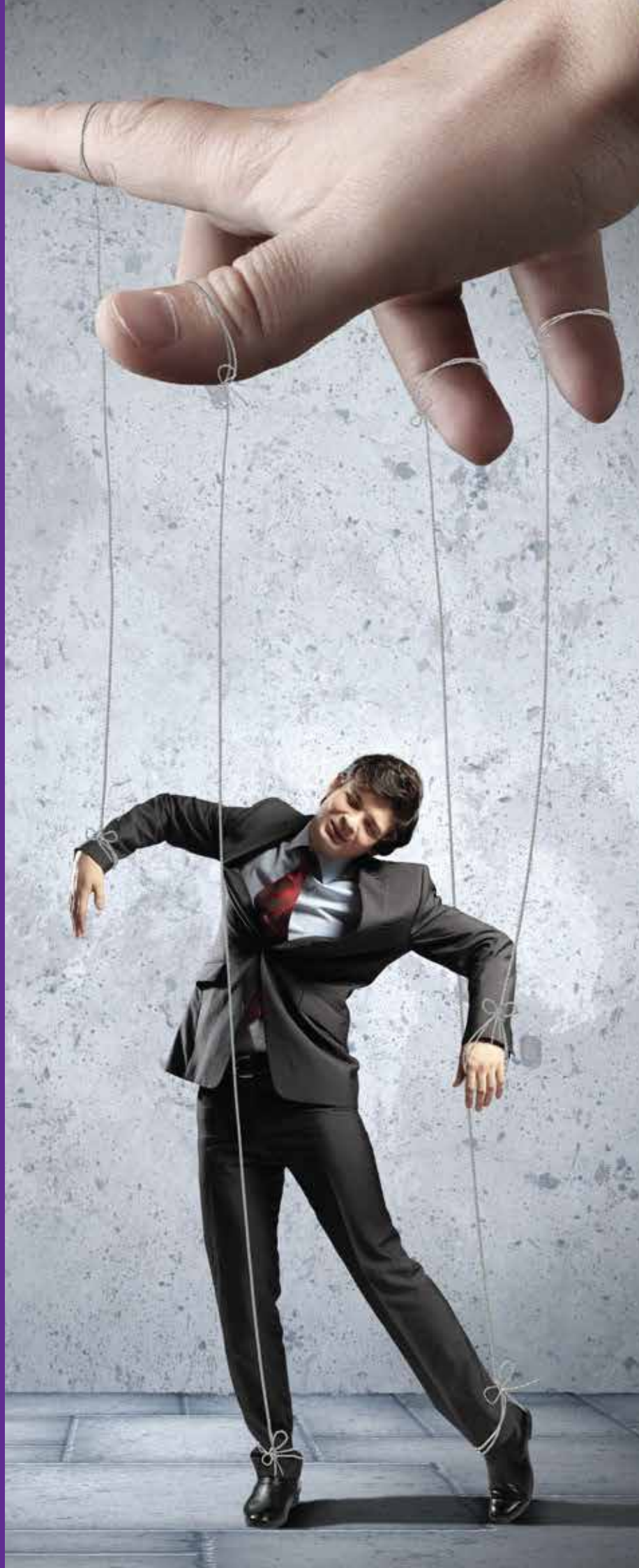
Banks are effectively prevented from handling anything but loans that have very minimal risk.

This was a result of the GFC where the failure of High Risk loans overseas caused a meltdown.

The regulations surrounding banks in Australia then got even tighter.

So it was left to Specialist Lenders to fill the niche left by this regulation.

Effectively banks cannot take the risks a specialist lender can, even if they wanted to.



Please collect these Documents to Proceed

Home Loan Checklist

To allow us to assist you when we meet, we will require 3 IDs for you and your partner:

Identification:

- Drivers Licence or Government Photo ID
- Passport
- Marriage Certificate
- Birth Certificate
- Medicare card

NB: Statements are only acceptable if they are originals or internet statements (no screen shots of internet banking home pages or transaction lists).

Statements must clearly show name of Lender and full account number, as well as your name and address .



Statements Needed: (if Applicable)

Please provide statements for all of the following debts/accounts/ongoing bills that you and your partner have from the below list:

Home Loans

Statements for the last 12 months
(If refinancing or 2nd Loan)

All Bank Accounts

Statements for last 6 months

Car Loans/Leases

Statements for the last 6 months

Personal Loans

Statements for the last 3 months

Credit & Store Cards

Statements for the last 3 months

Any Other Debts

Your most recent statement for each
TAX, Centrelink, Child Support

Council and Water Rates (both)

Most recent rates notice for all properties/land currently held

Rental Statements(investment properties only)

Statements for the last 2 months

Latest Superannuation Statement



Income **PAYG** Income Earners

*(wages paid to you by your employer,
not for sub-contractors working
off an ABN)*

All of the following

- Last 3 payslips
(must be computer
generated & show year to
date totals on income,
tax & superannuation)
- Employer PAYG
Summaries
(Group Certificates)
(For last financial year,
for all jobs held during
that time)

Self Employed Fully Verified

Sole Traders

Last 2 years FULL & lodged tax returns/Notice of Assessments

Partnerships

Last 2 years FULL & lodged tax returns/Notice of Assessments
for individuals & for the partnership

Companies

Last 2 years FULL & lodged tax returns/Notice of Assessments
and Last 2 years full financials, including profit & loss statements

- OR -

Self Employed Unverified (Low Doc)

- Last 6 Months BAS Statements
- Last 6 Months of Business Banking Statements
- Letter from your Accountant (on letterhead) stating income drawn from the business

Other Income

- Latest Centrelink statement for Family Tax Benefit Part A & B
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Pension entitlements dated within last 4 weeks
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Child Support received
(Must be dated within the last 4 weeks & show name and address on statement)
NB: Centrelink statements can be requested through your online account in the 'Documents and Statements
Tab → 'Request a Document' tab.

**Any other Income Provide proof EG: Rental income from investment
property/Pensions/Superannuation or Insurance etc.**

Whilst we acknowledge this can be a lot of information required, we cannot proceed to application without it

Have Your Budget Ready

Income Details

Weekly Fortnightly Monthly

Source of income (net after tax)	You	Partner	Combined
Wages & salary (after tax) - 1st job	\$	\$	\$
Wages & salary (after tax) - 2nd job	\$	\$	\$
Wages & salary (after tax) - 3rd job	\$	\$	\$
Centre Link benefits & Pensions	\$	\$	\$
Child support and maintenance received	\$	\$	\$
Rental Income	\$	\$	\$
Business Income	\$	\$	\$
Any other source	\$	\$	\$
INCOME TOTAL	\$	\$	\$

All Loans, Cards, Rentals

Creditor Name	Type of debt	Owing	Credit Limit	Arrears/ Defaults	Joint	Refinance	Monthly Payment
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
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		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
		\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
TOTAL	\$						

Total Income Brought Over	You	Partner	Combined
Total	\$	\$	\$

Expense Details					<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
	You	Partner	Old Position	New Position			
Mortgage payments	\$	\$	\$	\$			
Rates and Strata Fees	\$	\$	\$	\$			
Rent/board	\$	\$	\$	\$			
Electricity, Gas & Water	\$	\$	\$	\$			
Telephone - mobile, home, internet, pay tv	\$	\$	\$	\$			
Car payments to secured creditor	\$	\$	\$	\$			
Car rego, insurance, maintenance	\$	\$	\$	\$			
Health insurance	\$	\$	\$	\$			
Other insurance	\$	\$	\$	\$			
Child Care	\$	\$	\$	\$			
School fees and expenses	\$	\$	\$	\$			
Child support & maintenance payments	\$	\$	\$	\$			
Payments to other secured creditors	\$	\$	\$	\$			
Rental payments for household goods	\$	\$	\$	\$			
Payments to other unsecured creditors	\$	\$	\$	\$			
Other household expenses (please detail)	\$	\$	\$	\$			
WORKING ACCOUNT SUB TOTAL	\$	\$	\$	\$			
Groceries	\$	\$	\$	\$			
Entertainment, alcohol, cigarettes etc	\$	\$	\$	\$			
Clothes, shoes, hairdressers etc	\$	\$	\$	\$			
Other expenses for children (sport, music, presents)	\$	\$	\$	\$			
Medical/Chemist	\$	\$	\$	\$			
Car fuel	\$	\$	\$	\$			
Transport & expenses	\$	\$	\$	\$			
Incidentals	\$	\$	\$	\$			
WEEKLY SPENDING SUB TOTAL	\$	\$	\$	\$			
EXPENSES TOTAL	\$	\$	\$	\$			
SURPLUS +/-	\$	\$	\$	\$			

Debt Consolidation

with
Money Buckets

Found yourself in a Difficult Financial Situation.

Consolidating Debt using the equity in your home may be possible, even if you have been knocked back by the bank. Once debts becomes problematic, have gone to collections, or you have Tax Debt, generally speaking the banks are out of the picture.

But as long as your home has sufficient equity to qualify and a consolidation of all the debts will fix the situation, we can generally help.

We also we have other ways of getting the debt under control. Quite often we can negotiate with creditors so that we have an arrangement in place, that will buy time before we can arrange a refinance. We can even reduce debt to fit an approved finance amount.



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FINANCIAL SOLUTIONS

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Dreams can come true