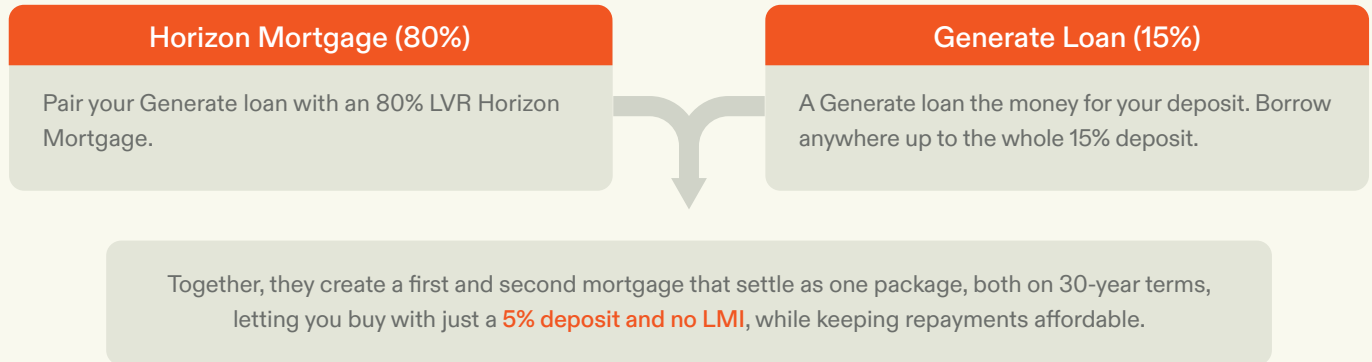


Horizon Mortgages - Generate (95% LVR No LMI)




How it works?

A Generate Loan is a simple, straightforward debt deposit loan - borrow your deposit with Generate, and then pair it with an 80% Horizon Mortgage for the rest.




Who is Generate for?




Owner-Occupied

For professionals who can afford the mortgage repayments, but don't have the deposit ready.



Investor

For professionals looking to acquire an investment property or expand their existing portfolio, but don't have the deposit ready.



Cash Out

For professionals looking to access cash out above 80% LVR to renovate or upgrade their home.

Who is Eligible?

- Does not need to be a first time property purchase
- LVR: up to 95% LVR
- Location: Metro capital cities.
- Borrowers: Australian citizens & PRs, self-employed
- Credit Score: All applicants 800+.
- Deposit Sources: Genuine savings, FHOG, parental gift (not loan).

Who is NOT Eligible?

- Low credit score or defaults
- Regional areas
- Construction or Land
- Non-professional occupation (temp, contract work)
- Non-resident / visa holders

Generate Interest Rates

	FIRST MORTGAGE*	COMP. RATE#	SECOND MORTGAGE*	COMP. RATE#	RISK FEE
95% (inclusive of risk fee)	6.35%	6.51%	11.75%	11.96%	1.50%
95%	7.10%	7.10%	12.75%	12.75%	Nil

Broker FAQ's

How is this different from LMI?

Instead of capitalising a large LMI premium into the loan, Generate uses a second mortgage to bridge the deposit gap. With no LMI added to the loan, your client builds equity sooner and gains greater borrowing power.

How does the combined loan structure affect my client's cash flow?

Your client will have **two separate loans**, an 80% first mortgage and a 15% second mortgage —each on a **30-year P&I term**. Because both loans amortise over a long horizon, the monthly cash flow impact is generally manageable and may allow earlier market entry compared to waiting and saving for a deposit.

Are repayments combined or separate?

Repayments are separate:

- **One repayment** to Assetline for the 80% first mortgage
- **One repayment** to Assetline for the 15% second mortgage

Both are aligned on 30-year P&I terms, making repayment behaviour predictable and avoiding short-term cash flow spikes.

Can my client refinance later?

Refinancing may be available once sufficient equity is achieved, subject to lender criteria. Assetline will complete **desktop valuations every 12-month mark** and proactively reach out to you to discuss refinance options for your client.

Is the second mortgage interest-only?

No. Both the first and second mortgages are on **30-year principal and interest terms**, making the structure simple, transparent and affordable, with no balloon or residual at the end.

What is the maximum loan amount?

Loan amounts are determined by serviceability, property type and location, with a total limit of \$2,500,000 to 95% LVR

Get in Touch



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