Assetline Capital

HORIZON MORTGAGES

Long-term lending. *Broader* thinking.

Long-term residential and commercial mortgages designed for PAYG and self-employed borrowers, trusts and SMSFs, with flexible solutions beyond standard bank policy.

- Loans up to $5m on a single security
- Full doc, alt doc and SMSF options
- Residential deposits up to 95%
- Nil net asset / liquidity on SMSF
- S&P postcodes (excl. NT)
- Payout ATO / business debts

Common lending scenarios

Flexible Income Verification

Borrowers who require alternative income verification using an Accountant's Declaration, BAS or business bank statements.

Self-Employed Borrowers

Flexible lending for self-employed borrowers who need a more practical approach to income assessment.

Debt Consolidation & Credit Challenges

Consolidate multiple debts or assist borrowers with credit impairment resulting from an acceptable life event.

Non-Mainstream Lending Solution

Flexible lending for borrowers who fall outside standard bank policy but have a strong overall application.

Long-term certainty. Structured differently.

30-year lending across Prime, Near Prime and Specialist solutions for a broad spectrum of borrowers.

Discuss your next opportunity with us

assetline.com.au | 1300 370 821 | apply@assetline.com.au

Why Partner with Assetline

For more than a decade, Assetline Capital has delivered long-term property-backed lending with experienced credit decision-making and flexible assessment.

Act fast with certainty

From scenario to settlement, we know how important speed is to get the right long-term loan for your borrower.

Flexible for your client's needs

Alt-doc or full-doc income verification, with up to five years interest-only and competitive market rates.

Diversification for your client's assets

Buy or refinance residential or commercial assets, including office and industrial.

SIMPLE PROCESS

Submitting a scenario (digital submission) → Supporting documentation uploaded → Conditional approval → Valuation instructed → Valuation received and credit due dilligence → Receive formal approval → Settlement

From first conversation to settlement, we're with you every step of the way.

Spotlight: Flexible Alt Doc

Not every self-employed borrower fits the traditional lending model. Horizon Mortgages offers flexible income verification for eligible self-employed borrowers, with just one acceptable income verification document required.

Whether it's an Accountant's Declaration, BAS or business bank statements, our practical approach helps brokers place more self-employed clients into long-term lending solutions.

Why Brokers Choose Horizon Alt Doc

One income document
Eligible self-employed borrowers may verify income using just one acceptable income verification document.

More clients approved
Support self-employed borrowers who fall outside standard bank policy despite strong underlying financial positions.

Long-term lending
30-year residential and commercial mortgage solutions that provide long-term certainty.

Why Self-Employed Borrowers Choose Horizon

Less paperwork
Flexible income verification reduces unnecessary documentation.

Built for business owners
Designed for borrowers whose taxable income doesn't always reflect their true financial position.

Long-term certainty
Residential and commercial mortgage solutions designed to support borrowers well beyond settlement.

Recently Settled Scenarios

Real scenarios demonstrating how Horizon Mortgages help brokers structure long-term lending solutions.

Full Doc

Loan	Term	LVR
$2.50M	30 Years	36.23%

The Scenario

Jane, a borrower, needed to settle on the purchase of her new owner-occupied property. She utilised the equity from her existing investment property to settle on the new owner-occupied home.

The Assetline Capital Solution

As she had PAYG income with lodged financial prepared, Assetline Capital was able to provide a Full Doc mortgage.

Alt Doc

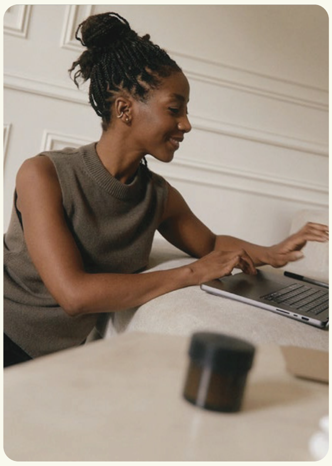
Loan	Term	LVR
$2.25M	30 Years	40%

The Scenario

The borrower, Robert, wanted to consolidate the construction debt and existing loan on his recently built owner-occupied home. As a sole trader, his current financials were not prepared.

The Assetline Capital Solution

Assetline Capital advanced 1st mortgage funding through an Alt Doc mortgage, using an Accountant's Declaration for income verification.



SMSF

Loan	Term	LVR
$1.54M	30 Years	70%

The Scenario

Marie was looking to purchase an investment property with her established self-managed superfund (SMSF). She came across a unique investment property, which she purchased promptly to avoid missing out.

The Assetline Capital Solution

Assetline Capital advanced 1st mortgage funding, structuring the rental income as a part of the servicing of the loan.

FAQ's

What income documents are accepted for Alt Doc?

Alt Doc borrowers may verify income using an Accountant's Declaration, BAS or business bank statements, depending on the scenario.

Do you lend to expats and visa holders?

Yes. Eligible Australian expats and selected visa holders may qualify under our Full Doc policy.

What are your SMSF requirements?

SMSF loans include nil net asset and liquidity requirements, with residential and commercial security considered.

Can SMSF borrowers use individual income?

Yes. Eligible SMSF borrowers may service outside the fund using our Alt Doc SMSF solution where policy permits.

Can borrowers access equity?

Yes. Cash out is available for acceptable purposes, including renovations, business needs and property investment, subject to policy.

Discuss your next scenario with our Team

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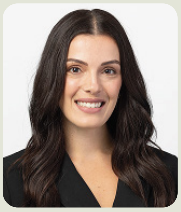

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