Niches

Horizon Mortgages

Prime | Near Prime | Specialist | 95% LVR No LMI (Horizon Generate)

Long-term lending. *Broader* thinking.

Unlock equity, refinance or purchase a commercial or residential property.
Borrowers: Individuals, corporate, trust and SMSFs

Policy Niches

- 95% LVR no LMI (Horizon Generate) for PAYG borrowers – available for owner occupied, investment and cash out scenarios
- SMSF lending with nil asset and liquidity requirement
- SMSF servicing outside the fund acceptable
- Alt Doc with short ABN history (from 6 mths)
- Credit impairment, mortgage arrears, discharged bankrupts and part 9 & 10
- Reduced refinance assessment rate
- Other financial institutions debts assessed at actual repayments + 25%
- Refinance of ATO debt accepted
- Business purpose and paying out business debts at residential rates
- Refinance of private debts under prime option
- 1 Year tax returns accepted
- Negative gearing allowances
- Extensive list of acceptable visa classes
- Expat lending
- Accept defaults < $2k and > 2 years old as prime

Product Features: Prime, Near Prime, Specialist

- Fully assessed pre-approvals
- Total customer exposure up to $8m
- Unlimited cash out or equity release
- Full Doc, Alt Doc, Lease Doc and SMSF options available
- Alt Doc SMSF option for self-employed borrowers
- Up to 85% LVR for Alt Doc
- Up to 70% LVR for Lease Doc (Commercial)
- No risk fee up to 80% LVR
- No clawback option
- Well accepted and simple Accountant's Declaration
- Commercial – No annual reviews
- Commercial – No annual valuations needed

Product Features: Horizon Generate

- Up to 95% LVR with no LMI
- Funded through a combined first and second mortgage structure both on 30-year loan terms
- Available for purchase, investment or cash-out
- Not limited to first home buyers – designed to support borrowers across the entire property lifecycle

Acceptable Securities

- Residential, vacant land and commercial securities accepted nationwide
- 4 dwellings on one title (commercial lending)
- Loan sizes up to $5m single security

Private Lending

Working Capital | Residual Stock | Site Acquisition | Busines Acquisition & Growth | Debt Consolidation

The right structure changes *everything.*

Unlock equity and working capital with fast, flexible short-term lending solutions.
Borrowers: SME's, corporate borrowers and property professionals

Policy Niches

- No income requirements
- No monthly repayments required
- Working capital
- ATO and other business debt consolidation
- Unlock equity
- Fund business expansion
- Refinance
- Option for no valuation

Product Features

- Max Loan size $40m
- Loan Term up to 36 months
- LVR's up to 75%
- Interest and fees can be prepaid or serviced monthly in advance
- Unused interest refunded if facility discharged before max loan term
- Option for no line fee

Acceptable Securities

- Residential Securities
- Commercial Securities
- Vacant land
- Multiple Dwellings on 1 title

Bridging Finance

Bridging | Equity Release

Timing shouldn't decide. *You* should.

Flexible property bridging finance, with quick turnarounds.
Borrowers: Downsizers, individuals that have bought before selling, upsizers

Policy Niches

- Borrow $250k to $10m
- Loan terms up to 24 months
- Bridging loans up to 80% LVR (Peak Debt)
- Fast equity release up to 70% LVR
- No end debt loans accepted
- No income reliance (where no end debt remains)
- Serviceability testing of 'end debt' only (if applicable)
- Outgoing property must be for sale or intended for sale
- Cash out on single security
- Mature age borrowers downsizing or making lifestyle transitions

Product Features

- Easy lodgement process
- Interest accrues and paid on maturity
- Easy equity release available
- Fast turnarounds
- No early exit fees
- No clawback
- Coded short term loan
- No rate loadings for non-metro locations

Acceptable Securities

- Residential
- Land
- Metro and non-metro locations

Development Finance

Capital that shows up at *every* milestone.

Flexible, commercial funding across Australia for land subdivision, ground-up builds, mixed-use and industrial projects delivered at speed.
Borrowers: Developers, owner-builders

Policy Niches

- Consider all specialised assets
- Consider all national locations
- Flexible drawdowns and commercial, practical funding budget allocations
- Loan terms up to 36 months
- Up to 70% LVR
- Nil presales considered

Product Features

- Loans sizes between $5m and $40m
- Flexible funding structures and support with in-house development expertise
- Market-leading speed to settlement

Ready to work together?
Let's get you *accredited.*

Have a deal on your desk?
Speak to our team *today.*

Assetline Capital

Discuss your next opportunity with us
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