

Deposit Guarantee Scenarios



Selling and Buying simultaneously

Deposit Power can help...

Your customer has found their dream home but their cash deposit is not readily available.

They might be waiting on the sale proceeds from a current home or have their funds tied up elsewhere and cannot access them quickly.

You can use a Deposit Guarantee to help your customer secure the property now whilst you are organising a 'top up' loan or bridging finance. It is also a quick, cost effective alternative to a bank guarantee which can take weeks to organise.



High LVR/Family Pledge/ First Home Buyers

Deposit Power can help...

Customers borrowing 95% or buying their first property but don't have the full 10% cash deposit.

If a first home buyer only has a 5% deposit but the vendor requires a 10% deposit, then a Deposit Power Guarantee can help them secure the property now.

A Deposit Power Guarantee is a perfect solution where buyers are relying on a family pledge or a guarantor loan to settle their purchase but have little cash available to secure the property now.



Investors

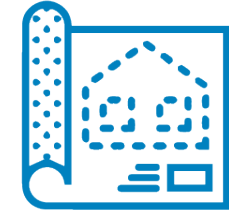
Deposit Power can help...

Often times investors have their cash tied up and cannot access their funds quickly.

Alternatively, they might be borrowing 100% of the purchase price using an existing property as security.

A Deposit Power Guarantee can be used to buy residential and commercial property.

A Deposit Power Guarantee will enable a property investor to secure the property now and at the same time retain their existing investments.



Land Buyers

Deposit Power can help...

Your customer has found the block of land they want to build on but don't have the full 10% cash readily available.

They can secure the land with a Deposit Power Guarantee whilst they wait for the land title to be registered which often takes 12 to 18 months or longer.