

AFG Home Loans Niche Snapshot

Funded by
Bridgit



Key Features

- **No-End Debt:**
No income verification required for no-end debt scenarios.
- **End Debt:**
Servicing on end debt only, not peak debt.
- **Purpose:**
Both owner-occupied and investment properties accepted.
- **Security:**
Single or multiple securities available.
- **No upfront docs**
Supporting documents are not required up front, assessment complete based on application details.
Conditional approval issued subject to supporting documents.
- **Income and expenses**
Traditional servicing is not required for downsizers. Living expenses as per declaration and compared to HEM.
- **Borrow 100% of purchase price**
Borrow 100% of the purchase price plus stamp duty, legal fee and fees associated with the settlement.
- **Shading**
No shading on outgoing property value if Contract of Sale is in place.
- **Refinance loans**
1-month statements for refinance loans if clear conduct on the credit report.
- **Equity release**
Additional equity release available for cosmetic improvements, financial consolidation, or personal use.

Key Contacts

Scenario Team

1300 008 684

partners@afghl.bridgit.com.au

Status File Updates

hello@afghl.bridgit.com.au

Customer Care

1300 008 684

partners@afghl.bridgit.com.au

Supporting Docs

hello@afghl.bridgit.com.au

Terms & Conditions

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