



HOME

AFFORDABILITY SOLUTIONS

*Australia's leading solution for
Home Buyers and Investors
where a deposit is the only challenge*

WHAT IS HAS?

HAS introduces a deposit enhancement solution that empowers potential homebuyers to enter the housing market with just a 2.5% deposit.

Our innovative product provides an alternative to the conventional 'family guarantee' method, offering families and communities a way to assist homebuyers while also earning returns on their investment.

Customers benefit from low interest rate in return for a share of capital growth for the investor.

HAS Funding Structure

Bank - 80%LVR

- 1st Mortgage
- Traditional Loan up to 80%LVR
- No Lenders Mortgage Insurance

Customer - 2.5%LVR

- 2.5% deposit + costs
- Can service a HAS loan package

HAS - 17.5%LVR

- Deposit boost of 17.5%
- 2nd Mortgage
- ~ 3.5% buffer
 - 3 years HAS monthly repayments included + HAS fees in facility.
(3 year minimum loan term)

= Total facility ~ 21%



ELIGIBILITY CRITERIA

YOUR SIMPLIFIED QUALIFIER

1

SERVICING

Can your client service a first mortgage and second HAS mortgage?

HAS second mortgage calculated at 3.25%IO fixed for 5 years. Loan term matches the first mortgage term.

2

DEPOSIT

Does your client have a 2.5%LVR deposit + Costs?
Costs include stamp duties and conveyancing

For refinances - A minimum of 2.5% LVR equity must be maintained in the clients name

3

INVESTOR SUPPORT

Can you identify an investor to support your clients purchase?

What is an investor?
See the next page

THE INVESTOR

One of the most appealing aspects of HAS is its flexibility regarding investors. The investor can be anyone - whether it's family members, friends, members of the community, or a combination of all three.

As the broker, your sole responsibility regarding the investor is to identify the most suitable candidate for your client. Once your client has successfully completed our HAS simplified qualifier, Storehouse (our Residential Trust & Funder) will handle communication separately regarding the investment process, ensuring that investors receive independent financial advice. There's no need for you to worry or get involved!

BIG PICTURE

Investor



FUNDER



Public Residential
Property Trust

Nominated Property



1st Mortgage
(80% LVR)



20% Deposit

Customer
(2.5% + costs)

2nd Mortgage
HAS
(17.5%)

3 years
repayments
+ fees
(=21%)



APPLICATION PROCESS

6 Step Application Process



Your HAS Broker Support Team

Business Development Manager

To discuss the HAS product in further detail
or run a scenario please contact:

Cristina Barandiaran

Phone: 0432 800 509

Email: cbarandiaran@yourhas.com.au

Broker Support

For any broker application queries or
escalations, please contact the Broker
Support Team

Support Team email:

Phone: (02) 8007 6693

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