**Self-Employed? Here’s Why Spring 2025 is the Perfect Time to Secure a Home Loan**

Being self-employed means you’re used to solving problems, wearing multiple hats, and pushing through uncertainty. But when it comes to home loans, it can feel like the rules are stacked against you.

The good news? **They’re not. You just need the right guidance.**

And with the **spring property season** officially in full swing, now is a **strategic time to make your move**.

**🌸 Why Spring is Prime Time for the Self-Employed**

* **Higher inventory** means more properties on the market and more chances to find the right fit
* Sellers are keen to close before Christmas, making them more open to negotiation
* Lenders are actively competing for borrowers right now - especially those with solid business financials

**🤔 But Isn’t It Harder to Borrow When You’re Self-Employed?**

It **can be** - but not when you’ve got a mortgage expert in your corner.

Lenders want proof that your income is stable, but many don’t understand the way self-employed finances work. That’s where a broker comes in. We know **which lenders will assess your situation fairly**, and how to present your finances in the best light.

Whether you’re a sole trader, running a company, or have multiple income streams, there are options like:

* **Low doc loans** (for well-run businesses with strong revenue but non-traditional paperwork)
* **Alt doc loans** (using BAS statements, business bank statements, or accountant declarations)
* Loans for those who’ve only been self-employed **for 12 months**, not the usual 2-year minimum

**🔍 Now is the Time to Get Your Financials in Shape**

With the year wrapping up soon, now is the best time to:

* Finalise your 2024/25 financials (before tax deadlines)
* Review your credit and debt situation
* Get expert advice on what loan structure suits your business and life

👉 **Ready to turn your income into approval power?**
Let’s chat. We’ll build a personalised borrowing strategy that works for *you* - not the banks.