

# HOME AFFORDABILITY SOLUTIONS

## SmartShare Product

Australia's leading solution for Homebuyers & Investors  
where a deposit is the only challenge

v1.5



### *Welcome to a new world of homeownership!*

For over a decade, Home Affordability Solutions (HAS) has helped Australians achieve their homeownership dreams through innovative shared equity models. With a low interest rate in return for a share of capital growth, HAS provides a flexible, modern alternative to traditional home buying pathways. We're with you every step of the way, making homeownership accessible and achievable.



## Why Choose HAS



**2.5% DEPOSIT + COSTS**  
**NO LENDERS MORTGAGE INSURANCE**



**10 FIXED FOR 5 YEARS at 7.75%**  
• **PAYMENT ASSISTANCE PROVIDED FOR 5 YEARS**



**UP TO 30 YEAR LOAN TERM**  
• **REFINANCE WHEN YOU'RE READY**



**SECURED BY A SECOND MORTGAGE**  
• **CLIENT 100% ON TITLE**

WATCH - WHAT IS SMARTSHARE?



BOOK A MEETING WITH A HAS BDM



Contact Us



02 8007 6693



[www.yourhas.com.au](http://www.yourhas.com.au)

AUSTRALIAN CREDIT LICENCE: 486 005



# HOME

AFFORDABILITY  
SOLUTIONS

## SHARED EQUITY NOT AS YOU KNOW IT

The HAS product adapts to your needs - whether you're a first home buyer, re-entrant, investor, or looking to refinance. We make homeownership accessible and tailored to fit your goals.

## RE-ENTRANTS (DIVORCEES)



## FIRST HOME BUYERS



## INVESTMENT PURCHASES



## OPEN TO ESTABLISHED & CONSTRUCTION PROPERTIES



## REFINANCE



# PRODUCT PARAMATERS

Loan Guidelines	
Purchase Price	Minimum \$600,000 - Maximum \$1,600,000
Loan Purpose	Residential - Owner Occupied & Investment & Refinance - Established & Construction
Acceptable Borrower Type	Individuals, Co-Borrowers
Loan Term	Maximum 30 years (3 year minimum term applies)
Minimum - Maximum HAS Base LVR	10% - 17.5%
Minimum Deposit	2.5%LVR Deposit (+ Costs i.e. stamp duty, etc.)

Income Requirements	
**Full Doc	<p>*Primary applicant: Full time - Minimum 12 months continuous employment within the same industry, or Minimum 6 months with current employer. Casual income accepted as secondary income.</p> <p>*Secondary applicant: Full time or part-time or casual - Minimum 12 months continuous employment within the same industry, or Minimum 6 months with current employer.</p>
PAYG, or; Self Employed	<p>*2 Recent payslips (Latest PAYG summary if overtime income required), or;</p> <p>*24 months Business and Personal Tax Returns if Self Employed</p>

Acceptable Securities	
Acceptable	Unacceptable
Residential	Commerical, industrial or rural zoned
Established	Land only
Land size up to 25 Acres	Income producing properties (excluding residential investment properties)
Units over 40sqm	Properties exceeding 25 acres
Location - Category 1 & 2 Postcodes. LVR restrictions apply in some locations. This is dependent on first lender policies.	Units under 40sqm in living area
Owner Occupied	Developments that have been converted from another usage e.g. an office block, hotel or motel conversion to apartments
Investment	Units in retirement village complexes
Construction	University campus style accommodation
	Mobile homes or Holiday Resorts
	Exhibition homes in display villages
	Flood, land slip or other adversely affected area subject to the extent of the affectation
	Properties not connected to normal town services such as water and electricity

## Valuation Requirements

An independent valuation of industry standard from an approved Panel Valuer must be obtained in respect of each security property.

Addressed to First Lender

No greater than 90 days old at the date of loan settlement

## Eligible 2.5% Deposit

Funds held or accumulated in bank accounts

First Home Owner Grant, First Home Saver Account or First Home Super Saver Scheme, Equity in, or funds from sale of a residential property

Shares

Employer Bonus

Inheritance

Sale of assets (boat, car, etc.)

Funds held in company or business name

Gift from an immediate family member

## Additional Parameters

### \*Borrowers

Natural person/s who are Australian citizens or permanent residents over 18 years old

Credit Score of 600+

Bankruptcy: Must be 1 year post Bankruptcy discharge and meet minimum credit score of 600+

Defaults: Must be Paid, to financial or non-financial institution. No more than 1.

### \*\* Full Doc Loans

Where the LVR is >80%, the applicant(s) must demonstrate a deposit source of at least 2.5% of the proposed purchase price held in an account in the name of at least one applicant.

HAS Product Fees		
Fee Type	Amount	Included in the HAS facility
<b>HAS Fee</b> <i>*Includes Broker Upfront -----&gt;</i> <i>*Includes HAS legal fees -----&gt;</i>	<b>\$9,999</b> <i>*\$1,100.00 (incl GST) -----&gt;</i> <i>*(allowance up to) \$1,200 -----&gt;</i>	<b>YES</b> <i>*Yes - funds released at settlement</i> <i>*Yes</i>
<b>Annual Fee (incl. GST)</b>	<b>\$399</b>	<b>NO</b> <i>*Recurring annually from first anniversary</i>



Scan the QR Code to learn about how HAS can help



Phone: 02 8007 6693

Email: [brokersupport@yourhas.com.au](mailto:brokersupport@yourhas.com.au)

Home Affordability Solutions Pty Limited, ABN 49 611 323 169 / Australian Credit Licence 486005. Any advice provided on our website is of a general nature only and does not take into account your personal needs, objective and financial circumstances. You should consider whether it is appropriate for your situation. Please request and read the applicable disclosure documents before acquiring any product described on our website.