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SONIEZ Group

Inspire wealth | Secure wealth



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Pre application

- Debt consolidation
- Pay bills and repayments on time
- Avoid changing employment if planning to buy
- Restructuring loan of owner occupied and investment
- Equity release from owner occupied and investment property

PAYG

- Work with your finance person to have list of documents to save time
- Living expense – avoid spending on discretionary expenses
- Have a savings plan
- Start preparing documents

Self employed

- Full docs – work with your Accountant to have 2 years financial
- Work closely with your broker or banker to understand type of loan may be required so easy to prepare documents



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For further Information or to for a more personalized discussion, contact us on 03 8594 4344

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