Kiaara LOANS

FOR CLIENTS OF FAMILY LAW PRACTITIONERS

Can the finance work? What to send us

Your lawyer has suggested checking whether keeping the home is realistic before your agreement is finalised. This page explains what that check involves and the few documents it needs.

What the check is

- **An early look at the numbers.** We work out roughly what payment to your former partner you could fund on your own income, and whether the new loan would cross the level that triggers lenders mortgage insurance.
- **It is not a loan application.** Nothing is lodged with a lender and no credit check is run without your permission.
- **There is no cost** and no obligation to use us for a loan. Before we start, we'll send you our Credit Guide and ask for your consent to collect and use your information.
- **We speak only with you.** We won't contact your former partner or share your details with them. With your permission, we'll send the summary to your lawyer as well.

What to send

Send what you have, as you find it. If something is missing, we can usually still give a first view.

- [ ] **Your last two payslips.** If you're self-employed, your most recent tax return and notice of assessment instead.
- [ ] **The latest statement for the home loan**, showing the balance and the account holders.
- [ ] **A rough idea of what the home is worth.** An agent's appraisal or a recent sale nearby is fine for now.
- [ ] **Your other debts:** car or personal loans, and the *limit* on each credit card, even ones you don't use.
- [ ] **Child support or maintenance,** paid or received: any Services Australia assessment or written agreement, or the amount if it's informal.
- [ ] **Who will live with you:** the number and ages of any children in your care.
- [ ] **The payment figure being discussed**, or a range, if you have one.

What you'll get back

Usually within a few days: a plain-English summary of the payment range that looks fundable, where the loan would sit against the mortgage insurance line, and what would need to change if the numbers are tight. Sometimes the honest answer is that keeping the home would stretch you too far. That's worth knowing before anything is signed.

Send documents or book a short call

Email what you have, or call first if you'd rather talk it through. If money is tight right now, the National Debt Helpline is free on 1800 007 007.

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This page is general information. It is not legal, tax or financial advice and does not take account of your circumstances. The summary we provide is an estimate, not a loan approval, offer or quote. Your lawyer advises on your property settlement; we don't.

Results vary depending on individual financial circumstances. Credit approval is subject to lender assessment criteria.

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