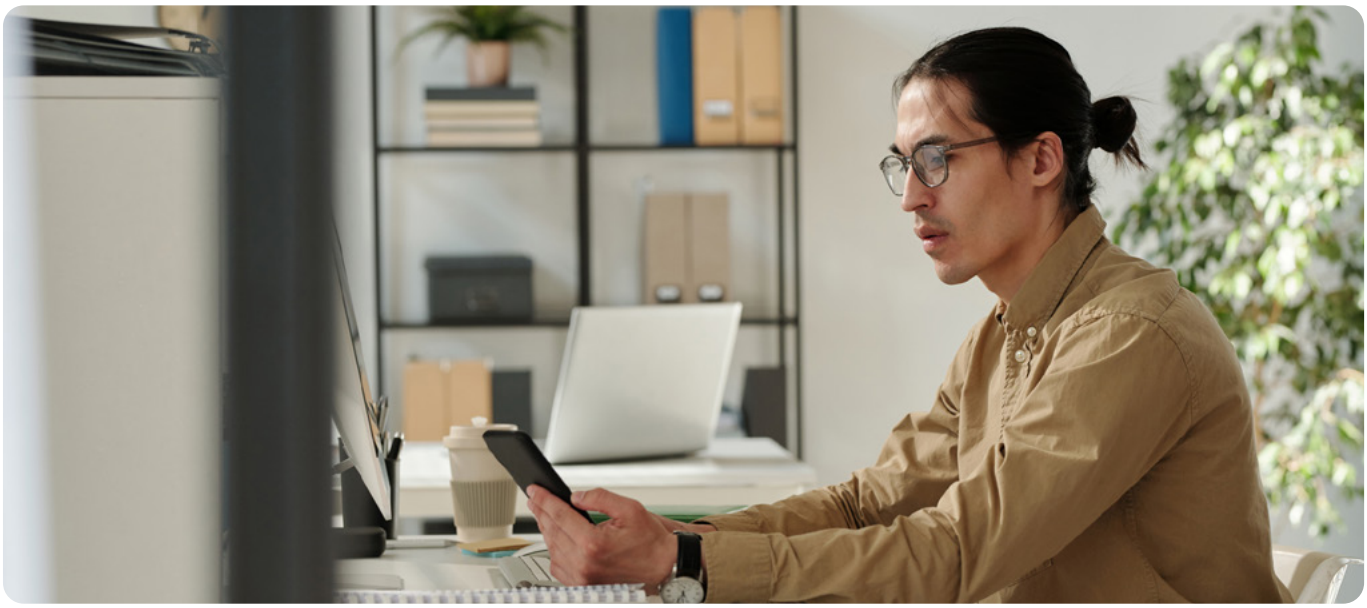
# Case study

www.afghomeloans.com.au
**ABN** 26 153 255 559
**ACN** 153 255 559
**Australian Credit Licence** 389658

AFG HOME LOANS RETRO

# Rebuilding financial resilience after discharged bankruptcy



## Let's take a closer look at the loan:

**LVR**
80%

**Loan amount**
$520,000

**Loan purpose**
First home purchase

**Loan term**
30 years

## Scenario

John is a 35-year-old IT professional looking to purchase his first home. A combination of unexpected medical expenses and job loss left him with mounting debts, forcing him to file for bankruptcy. Having completed the necessary legal procedures and received his discharge, John was ready to start his property journey but needed a lender who would consider his application soon after discharge. He also wanted an offset account with no monthly fees to help manage his everyday banking.

## Solution

John's application was assessed using AFG Home Loans Retro Specialist, which accepts applicants discharged from bankruptcy for as little as one day, up to 80% LVR. Retro Specialist allows for unlimited debt consolidation and includes a 100% offset facility with no monthly fees, matching what John was looking for. A fully assessed pre-approval gave John the confidence to put in an offer, knowing his finance was secured.

## Outcome

John's pre-approval was confirmed and he successfully purchased his first home, backed by an offset account to help manage his repayments day to day.

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