



COASTAL MORTGAGE GROUP

Trust Loans

WHY USE TRUST LOANS?

Many people use a trust to purchase their investment properties because of the asset protection and tax advantages they offer.



What trust types can borrow money?



The most common types of trusts used for the purpose of property investment are:

- Discretionary Trusts
- Family Trusts
- Unit Trusts
- Hybrid Trusts (Property Investment Trusts or PITs)
- Property Investment Trusts
- Self-Managed Superannuation Fund Trusts (SMSF)
- Service Trusts (usually a type of discretionary, unit or hybrid trust)



What do banks look for?

- The type of trust
- The trust credit file
- The trust deed
- The loan structure
- The beneficiaries



What additional documents do the banks need?

- A certified copy of the stamped trust deed.
- A certified copy of the company constitution (if there's a company trustee).
- Identification for all trustees, directors of trustees and beneficiaries of the trust.



Need more information?

Give us a free call and we'll help you with your queries and concerns.

Coastal Mortgage Group Pty Ltd is provided in partnership with Lydian Finance Pty Ltd an Authorised Representative No. 525778 under Mortgage Specialists Pty Ltd Australian Credit Licence No. 387025.

The information provided in this document is for general education purposes only and is not intended to constitute specialist or personal advice. It has been prepared without taking into account your specific objectives, financial situation or needs. Before acting on this information you should consider the appropriateness of the information for your personal financial situation read the relevant Product Disclosure Statements and Terms + Conditions.