



## Terms and Conditions for Guarantor Calculator

- Only a few lenders allow you to consolidate debt when purchasing a property with a guarantor loan.
- Despite having a guarantor, some lenders still require you to have saved 5% of the purchase price.
- Construction loans with a guarantee are quite possibly one of the most complex types of home loans available. Please read our guide on [construction loans](#).
- If your guarantor already has a home loan, your lender will take a second mortgage behind their loan. Not every lender will accept this structure.
- Suppose your guarantor is using their owner-occupied property to provide a guarantee. In that case, some lenders will require the guarantor to be working.
- Please call us on [1300 889 743](tel:1300889743) or [enquire online](#) to discuss your situation with one of our guarantor loan specialists.