Sherlock Holmes Lending Solutions is a non-conforming specialist mortgage provider with 10+ years experience in the industry. Twice a finalist for Non-Conforming Broker of the year at the AMA awards and Victorian FBAA State President, Managing Director Melanie Burns is an expert when it comes to specialist and non-traditional lending. You can be assured that Melanie and the team at Sherlock can provide you with the mortgage and loan solutions you need!

In many instances the traditional banks decline loan applications if their strict criteria is not met. Banks and traditional lenders may decline finance because there is little income verification, investor type clients, borrowers are self-employed, a poor credit history, high loan to value ratio, commercial real estate security or because of age or security location.

At Sherlock Holmes Lending Solutions we have access to niche non-conforming lenders who offer our clients flexibility and solutions where other cannot.

Some of the key features of our loans include

* Low doc 80% loans with minimal risk fees, no LMI, unlimited cash out & no financials required
* 90% Loan to Value with no LMI and allowance for credit impairments
* Debt Consolidation (including ATO debts)
* No BAS or trading statements required for 80% Low Doc loans
* Self certification/ declaration of income & accountants letter
* 1 day discharged bankrupts
* Mortgage arrears & credit defaults (paid and unpaid)
* Up to 40 year terms available
* Interest only periods
* Low Doc & Full Doc Car & Asset Finance (including Fit-Out Funding, Equipment Finance)
* Low Doc construction (multiple dwellings)
* Traditional lending options are also available

So, if you have found some difficulty in obtaining home loan or commercial mortgage or want a simple, hassle free process our non-conforming mortgages are ideal products and our service second to none.

For more information on any of our Loan products simply [click here to get a quote](http://www.bedrock.uk.com/mortgage-quote.php) or give us a call on **0434 087 735**.