

## You're not alone — and you're not out of options.

Many homeowners face financial stress at some point in their lives. Whether it's due to job loss, unexpected expenses, illness, or changes in circumstances, falling behind on mortgage payments can happen to anyone. When lenders begin legal proceedings, it can feel overwhelming — even paralysing.

At Clear Start Property, we understand how stressful and uncertain this time can be. That's why we take a compassionate, solutions-focused approach to help you regain control and clarity. From the very first step, we work with you — and for you — to speak directly with your lender and create a path forward that puts your wellbeing first.

## Understanding the Process — and Your Rights

The repossession process in Australia is heavily legislated. This means lenders must follow a strict legal framework in order for any notice to be valid. However, these processes are complex — and lenders don't always get it right. There are technical steps and legal layers that need to be properly assessed.

**Clear Start Property** can review your individual situation, explain your rights in simple terms, and intervene directly with your lender. Our aim is to give you time and breathing space — so you can take a moment to pause, reset, and move forward with a clear plan.

## No Upfront Costs. No Pressure. Just Practical Support.

One of the biggest challenges people face in this situation is access to money — especially when time is critical. That's why **we never ask for upfront payments** to get started.

Instead, we look at every available option to support your situation. This might include:

- **Using equity in your home** (if available)
- **Accessing value in other personal or business assets**
- **Working with money guarantors**
- **Exploring alternative arrangements tailored to your unique circumstances**

Even if you feel like you have limited equity or no obvious financial support, **don't count yourself out** — we've worked with many people in similar positions and found a way forward. Part of our job is to assess what's possible and offer solutions you might not realise exist.

## What We Focus On:

At Clear Start Property, we take the time to understand what matters most to you. Our priority is helping you protect your home, your credit, and your peace of mind.

Here's what we aim to achieve: **You're Still in Control — Let Us Help You Stay That Way**

When you're in the middle of a financial crisis, it's easy to feel like you've run out of options — but there is a way forward. **Clear Start Property** is here to guide you through the process, step by step, and do the heavy lifting on your behalf. Since 2017, we've helped homeowners across Australia navigate challenging situations with dignity and clarity. Our experience means we know how to get results — while keeping your wellbeing and long-term financial outcome at the centre of everything we do.

## Take a Breath. Take Back Control. Let's Start with a Conversation.

There are no obligations and no upfront cost — just the chance to talk through your situation with someone who truly understands.

Reach out to **Clear Start Property** today. We're ready to support you