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From complex
investor
scenarios,
SMSF Lending,
and Commercial
Finance we
operate
comfortably
beyond standard
residential
lending.

STRATEGIC FINANCE SOLUTIONS

We specialise in Investment Lending, SMSF Finance, Company & Trust Structures

SERVICES

SMSF Lending – From purchasing a commercial premises for your business to acquiring eligible residential assets. We work with SMSF lenders that can support complex SMSF investment structures including in specie transfers for commercial property owners. In some scenarios it may be possible to use projected concessional and non-concessional contributions,

Company & Trust Borrowing – We understand the needs of professional investors, and self employed business owners who require speed, simplicity, and flexibility.

Commercial and Lease Doc Loans – We facilitate a wide range of commercial finance solutions, including standard full doc loans, specialist alt doc, and lease doc (lease income) lending.

Development Finance – Our panel of finance partners includes developer friendly lenders with a strong credit appetite. In the right scenarios this can reduce, or even remove the need for pre sales. We also work with specialist lenders that offer residual stock funding.

Loan Structuring & Lending Reviews – Complimentary review of current lending to align with short and long term goals and support your next acquisition, refinance, or debt consolidation.

ABOUT US

At VALUS we are comfortable with complex scenarios, multi property portfolios, self employed income, ATO debt, company and trust structures, and self managed superannuation funds.

Our Director, Ingrid has two decades of business, property, and finance experience. As an avid property investor, she understands complex structures, servicing constraints, and how lenders assess risk.

We maintain established relationships with Australia's major banks, alongside a network of non bank and private lenders that offer full doc, low doc, and in some instances lenders that can accept self certified income.

We are comfortable with complex.



Ingrid Tuffin
Residential & Commercial Lending Specialist
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www.valus.com.au

LENDER PANEL

Through established relationships with Australia's major banks, along with non bank and select private lenders. We curate and compare options tailored to individual needs.



The background of the certificate features a large, stylized number '5' inside a gear-like shape, set against a light purple background with abstract geometric shapes. The MFAA logo is in the top left corner.

mfaa

THE MFAA AWARDS
THIS CERTIFICATE TO

Ingrid Tuffin

1 February 2026

FOR BEING A MEMBER OF THE PEAK
NATIONAL BODY FOR PROFESSIONAL
FINANCE BROKERS FOR **FIVE YEARS.**

A handwritten signature in black ink, appearing to read 'Anja Pannek'.

Anja Pannek

CEO
**Mortgage and Finance
Association of Australia**

A handwritten signature in black ink, appearing to read 'K. Buurman'.

Kerri Buurman

Chair
**Mortgage and Finance
Association of Australia**

Statement of Attainment

This certifies that

Ingrid Tuffin

has successfully completed the requirements for
Finance Broker

THIS ACCREDITATION IS VALIDATED BY MEMBER NO: 649837

DATE ATTAINED: 01/01/2021

This accreditation is valid while the individual named remains an MFAA Full Member, or the nominated representatives of an MFAA Full Member. This accreditation should be presented with a current Full Member certificate. Current members of the MFAA are displayed at www.mfaa.com.au

A handwritten signature in black ink, appearing to read 'K. Buurman', with a long horizontal flourish extending to the right.

Kerri Buurman

Chair

MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA



MORTGAGE AND
FINANCE ASSOCIATION
OF AUSTRALIA

Certificate of Membership

This certifies that

Ingrid Tuffin

was awarded the status of
FULL MEMBER

MEMBER NO: 649837VALID TO: 15/01/2027

Kerri Buurman
Chair

MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA