



## MORTGAGE NEWS No. 1 - 2007

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## Mortgage News

### First Home Buyers - Are you in the market for your first home?

Finance can now be approved up to 100% of the purchase price of a new home, which is an added bonus when a deposit has not been easy to save.

We can complete a quick and easy assessment of your borrowing capacity with several Australian lenders and give you options to choose from, making the most important decision you may ever make a more pleasant one. We will even handle the processing of your property purchase all the way through to settlement. We will also arrange and process the First Home Owner's Grant for you.

Remember, this is a FREE, no obligation service to you.

### Refinance/Free Mortgage Review/Debt Consolidation

If you are currently paying off several debts in addition to your mortgage repayments, this could be placing undue strain on your cash flow.

By consolidating these debts, and channeling all repayments into one easy payment, this burden can be substantially reduced.

Our **FREE Mortgage Review** can answer this question, plus the questions everyone asks - "Is my current mortgage interest rate competitive in today's market?" and "Can I do better"?

Let us conduct a FREE Review and answer these questions, and more, about your current mortgage.

You have nothing to lose, except maybe 'interest'!

### Investors

Are you ready to take that **next step** to grow your financial future?

Are you unsure where or how to invest, using the **equity** in your home?

We can ascertain your borrowing capacity, and where you fit in the Investment Market. We can then tailor a **Finance Package** that suits your own personal requirements.

Call us for a FREE no obligation consultation.

### Self Employed

Are you self employed and unable to provide Financial Statements?

Do you have Equity in your home?

Need funding, but the banks keep refusing finance?

If you have answered Yes to the above questions, give us a call and we can assess your Current Financial Position and viability for a **Lo-Doc Loan** secured against your home, without the need to provide **Business Financial Statements** and **Personal Tax Returns**.

We have several lenders and products at **very competitive market rates**, that will assist in unlocking the equity in your home, freeing up cash for your financial needs.

Call us now for a FREE no obligation consultation.

**Remember...work hard, work your money harder**

