

Finance secured by property

Finance only

For 1st Home Buyers/Upgrading Home, Investment Property Purchase or increases to existing lending requiring full application

What does this involve?

- Discussing current and intended position with all borrowers to gain a full understanding of what you want to achieve. From this discussion we will develop a brief to work within.
- Working out your optimum loan structure to achieve your short and medium term plans and goals
- Researching your options with Lenders and presenting your application to the lender or lenders with the 'best fit' for you.

What do you get?

- Resource materials identified from our discussions that may help you such as homebuyer guides and checklists, up to date information around your area of interest i.e. latest housing market commentary and how this may impact on what you want to achieve.
- Pre-approval from a Lender (subject to credit criteria)
- Availability to support you through the purchase process.
- Liaison with professional advisers such as solicitor, accountant, real estate agent valuer etc ensuring the necessary paperwork gets to the right people at the right time.

What will it cost you?

\$320.00

Urgent applications (with less than 10 working days for confirmation) will attract an additional fee of

\$140.00

For applications requiring specialist funding outside standard bank and building society lending such as finance companies, commercial lenders, and business lending, if lending is advanced an additional fee, equal to 1% of loan funds, \$1000 being minimum fee, is collected by the lender on our behalf.

Your adviser may receive commission and benefits for contracts that are successful.
Commissions are received in addition to fees charged.

As part of this process it is important to ensure your assets are adequately protected.
We recommend a thorough **Risk Appraisal** by our insurance specialist.

Supplementary Services

Fixed rate review advice and implementation. Flat rate per loan	\$75.00
Short form top up of existing lending (not requiring full application)	\$75.00
Transfer of security - Transfer of loan to new property by selling current property and taking over new property on the same settlement date and no increase of lending.	\$230.00
Subscription to regular emails including newsletters, updates of housing market intelligence and official cash rate announcements, regular commentary on fixed rate movements and trends, invitations to seminars, access to network of proven professionals and regularly updated relevant resource material.	\$120.00/year
<p>Note: New lending First year subscription from date of advance of loan FREE.</p>	

Hourly Rate

<p>For advice on:</p> <ul style="list-style-type: none"> Your personal financial management Your Loan structure and interest rate options Reviewing your lender Re-fixing and/or re-structuring your current mortgage Reviewing your Investment Property portfolio strategy <p style="text-align: right;">What will it cost you?</p>	<p>\$175.00/hour</p>
<p>Please note that this rate applies to meetings and any work required as a result. A breakdown of time and work completed will be supplied on the invoice.</p>	

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