

*To All My Valued Clients,*

Welcome to another addition of my quarterly newsletter. 2008 hasn't kicked off on a good note. We saw all Lenders up their interest rates in January, without the RBA involvement, due to their cost of funds. Then in February and March after the RBA met we were given more bad news that the cash rate would rise by 0.25% on each instance, and may well be closely followed by others if the RBA warnings are anything to go by.

With Homebuyers already squeezed with meeting mortgage commitments, further rate hikes will mean more pain for some households. How are you managing in the wake of the rate rises? If you would like to discuss how it is affecting you then please don't hesitate to call me, and let us work together in providing options to "weather the storm".

On a good note, I finally took the plunge late last year and moved my home office to a portable building on my property. For those that don't know, I live on a 5 acre property at Llandilo and have plenty of spare room, so moving the office on site was a logical move. I warmly welcome you to drop in at any time at The Studio, 119 Fifth Avenue, Llandilo. I am available for appointments at my office or as always can still come to you if you wish.



## INVESTING

It's worth considering that there are now numerous opportunities for investors as shrinking vacancy rates and rapidly rising rental values dominate most markets.

As investor myself, I have made alliances with developers and builders in the South East Queensland area and if you are looking for good capital growth with a good rental return please do not hesitate to contact me to discuss further.

## CURRENT LENDER SPECIALS

Basic Home Loan at 8.58% (CRS 8.58%)\*

3 Year Fixed Rate at 8.69% (CRS 9.03%)\*

5 Year Fixed Rate at 8.59% (CRS 8.97%)\*

\* The CRS is based on a loan of \$300,000 over a 30 year term.



**GREAT OFFER**  
2 Year discount rate  
at 8.29% reverting to  
8.79% in third year  
(CRS 8.75%)\*

## UPCOMING EVENT IN MAY

An invitation to join us for an Information Evening on Investing in the Property Market.

Date & venue to be advised.

## TESTIMONIALS

*Again, another great broker deal carried out by our favourite Broker.*

*I must also let you know that Vanessa and I are extremely grateful for your help in consolidating our finances since our first meeting a few years ago. Prior to this, as you know, our portfolio was not being managed correctly because we were constantly dealing with Banks and Brokers that had no follow-through work ethics and/or interest in our portfolio. I know, first-hand, the hassle of dealing with 'bad' Brokers as I used to spend personal time following up on finance deals to ensure that settlement occurred on time.*

*From our first finance deal with you, large or small, to this recent transaction you have always exceeded our expectations for services as you go 'that extra mile' to ensure smooth and seamless finance settlements for us. In short, brilliant and reliable service.*

*I actually look forward to new finance deals knowing that you are at the helm.*

Thanks  
Alan & Vanessa

