

To All My Valued Clients,

HAPPY NEW YEAR!

I hope you had the opportunity to spend sometime with family & friends during the Christmas break.

As I write this, it is hard to believe we are already in February, where did January go!

Great news with the Reserve Bank moving the cash rate by 1% to 3.25% at their first meeting in February. Interest rates are in comparison to the 1960's. This brings great opportunity. With the last few interest rate drops, it has made some huge differences to the overall monthly repayment. With your monthly saving, use this to clear the credit card debt if you have one, and if not, keep making the higher repayment. It will build up your redraw should the unexpected need arise for funds.

Maybe you have been thinking of investing. There is no better time to purchase an investment property. With record low vacancy rates coupled with low interest rates. If you would like to see if this is possible, please give me a call.

First Home Buyers have definitely returned to the housing market, in fact 23% of total lending is now to first home buyers.

A fantastic opportunity awaits for those of you yet to find your first home.

With the boost to the first home owners grant that came into effect in October 2008 the Grant has now doubled to \$14,000 who purchase an established home and for those who build a new home or buy a newly constructed home, the grant has increased to a whopping \$21,000. However you need to enter into a contract by 30th June 2009 to be eligible for the Boost.

If you know anyone who would like to explore the possibility of purchasing a home, please send them my way – I'd love to help!

FREE INDEPENDENT MARKET REPORT

I have recently subscribed to Residex Market reports. You may have been in your property for a little while now and whether you are in a comfortable financial position or perhaps are feeling like things may be a little tight, you should always consider reviewing your financial situation every 2-3 years.

The first thing to do is to find out the current day value of your property – exactly how much equity do you have in your home? Well this is where I can help. I am happy to offer you a FREE independent report from Residex which details the growth of your property since your purchase and also indicates the equity which could potentially be unlocked. After looking at the report, if you feel that you would like to discuss in more detail regarding unlocking this equity, please contact me to arrange a no obligation assessment.

Alternatively, it may not be the equity you are interested in but simply wish to discuss other loan options which may be better suited to your current financial situation. Which ever of the above it is, I am here to help and encourage you to call me to discuss your options.

Until next time... Pauline

If your personal details have changed, ie. contact numbers, email address etc. please notify me to have your records updated.

TESTIMONIALS

Thankyou for attending to our recent loan variation as a matter of urgency. These things often involve more work than first anticipated, and we appreciate you going above and beyond the call of duty in ensuring our revised loan was settled in time.

You made the whole process much more bearable then it would have been had we have been handling it ourselves. In particular, your willingness to handle a lot of the administration, and deal directly with the institution involved, meant that we achieved a considerably speedier outcome. Many thanks once again.

Bernard & Danielle Peel, Glenbrook



Australian Mortgage Awards
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