

*To All Our Valued Clients,*

*Wow! Isn't the year moving just so quickly? Already the first half has passed.*

*I was fortunate to have 3 weeks off between June-July, spending the time in Canada & Alaska. This trip was truly amazing, and had the time to re-charge for the rest of the year.*

*A huge thankyou goes to Tahlia for running the office whilst I was away, and giving me the opportunity to have a holiday leaving the phone at home.*

*Since I have been back, Lenders are still fighting for your business. We are seeing some great specials coming through, with special pricings on larger size loans.*

*At Pride Mortgage Services, we write to all our clients on an annual basis offering a Mortgage Health Check. We do this to ensure that your loan is always competitive in today's market. Also it's a time where we can catch up to see if you are still on track with your financial goals. Have you ever sat down and mapped out your financial plan, What you want to achieve? And how are you going to get there? This is a great opportunity to start and get the ball rolling, in securing your financial future. If you would like to book in a time to catch up, please don't hesitate to call me.*

*No doubt most of you are preparing to lodge your Tax Returns. While it's hardly an exciting job, it would be a lot easier if you've kept track of your paperwork. Even if you just put your statements, receipts and records into a box as you receive them, it's a lot easier then hunting through your home to find things after June 30. Whilst a message about keeping on top of your receipts and statements is coming to you a little too late for this year's tax time, it is a new financial year, a fresh start, and perhaps this will be the year you get organised and stay organised throughout the entire year.*

*Once your tax returns are completed and lodged, you may be fortunate to receive a refund, so make good use of it! One way is to make a lump sum payment on the mortgage – boring I know, but in the long run you will be better off. Doing this will mean you will pay less interest and you'll have a redraw amount available for a rainy day. Or you can use the refund to pay off some of that nasty credit card debt. It would make Pride Mortgage Services very Proud of you!*

*Until next time... Pauline.*

## INVESTMENT SEMINAR

Planning for our next investment Seminar has begun! It will be held on the 18th October at the Nepean Rowing Club. If you want to get in early and secure your spot, give us a call.

Our Seminars are designed to help educate our clients that have increasing equity in their family home to start investing. Often I hear, "I am interested in investing, however I don't know where to start". This seminar is for you. We will be presenting on how to structure your investment loan, using the equity in your own home, we will explain the ways in which you can utilise your investment property to get the best return.

Even if you have already begun investing, come along and pick up a few more hints about how to secure the price for your investment property, how and when to do repairs to your investment property to enable the highest possible tax refund and the best steps to take to grow your property portfolio.

To hear more you'll just have to come along to our Investment Seminar!

## LENDER SPECIALS

**Are you looking to keep your loan competitive? Want to split your loan to half fixed half variable? Want to take advantage of the best the banks are offering?**

**If so, the current loan special is for you.**

**A lender is currently offering a 2 year Fixed rate of 6.94% with a Variable Rate of 6.98% NO application fee and NO Ongoing fees.**

**If you do a combo of 50% fixed and 50% Variable, the fixed rate drops to 6.79% and if you're borrowing under 65% the fixed rate drops to 6.69%! Are you interested? Then give us a call.**

## GOVERNMENT GRANTS AVAILABLE

### NSW Home Builders Bonus

Stamp duty on land up to \$400,000 or new home and land packages or off the plan, units or townhouses up to \$600,000 has been waived for all purchasers in NSW, not just First Home Buyers – if construction has started on or after July 1 2010 and before 1 July 2012. This could save you up to \$22,490 if you choose to build your new home or buy a newly constructed home rather than an established property.

Thinking of upgrading or want to save the stamp duty on your next investment property (as well as reap the tax benefits of depreciation)? Perhaps you should look into building. Call us to see how much you can borrow and what options you have.

### REGIONAL RELOCATION GRANT

The latest Government initiative is the Regional Relocation (Home Buyers Grant) which came into effect 1st July 2011 and will operate for 4 years, in a bid to ease congestion in city areas. People who move to a “regional area” from Sydney, Newcastle and Wollongong will receive a payment.

For those of you who are living in the city and thinking about making a move, here is the push you have been waiting for. Not only will you escape the rat race, you will escape the high cost of living and congestion, you will have the opportunity to embrace the beautiful surrounds of our regional areas.

To be eligible, all applicants must have owned and occupied the metropolitan home as their principal place of residence within 12 months before the commencement date of the regional home purchase. You must sell the metropolitan home either before or within 12 months after the completion date of the regional home purchase, and you must occupy your new regional home for a continuous 12 month period.

**Just a little bit interested in the available grants? Give us a call today to discuss!**

## INSURANCE – Your opportunity to secure your Future

In the past month, I was told of 4 deaths. 2 of them being relatively young people. Whilst death in itself is a tough situation, it becomes even tougher to deal with the repercussions this causes.

### What if?

In the event of your premature death, terminal illness, trauma or TPD:

Would you like to have access to enough funds to meet your loan requirements? Yes or No

Do you want your loved ones to be able to remain in the family home? Yes or No

Would your savings run out if you had to be off work for an extended time? Yes or No

If you've answered 'yes' to any of the above questions you may be financially exposed.

### Did you know?

79% of us have car insurance, 74% have home contents insurance and 66% of us have home and building insurance.

But **ONLY 4%** of families with dependent children have the recommended amount of Life insurance.

As the above statistics reflect, few People think twice about insuring their cars homes, or house contents. But when it comes to protecting their livelihoods, families, or selves, its different story. Life insurance comes in many forms – life cover, total and permanent disablement cover, income protection – and it is surprisingly affordable.

As your Mortgage Broker it is my duty to remind you the importance of being protected. I am here to help you and am happy to refer you to Choice Protect – my Choice for loan protection. The process is easy as a 15 minute chat over the phone which doesn't involve

paperwork or medicals to complete. Choice Protect have a qualified team who provide financial product advice and can provide you with a flexible product that best suits your needs. Choice Protect provides lump sum benefits in the event of loss of life, terminal illness, trauma or Total Permanent Disability.

Being covered can be very affordable, and when you consider it in the big scheme of things, a priceless necessity for you and your family.

### The Price?

For a Cover of \$250,000, the monthly cost would be:

For a non-smoker	Female	Male
30 years old	\$28.00	\$44.00
35 years old	\$37.00	\$46.00
40 years old	\$54.00	\$58.00
45 years old	\$81.00	\$87.00

Why not call us today and we can discuss in more detail the importance of being covered and we can point you in the right direction to get covered!

## TESTIMONIAL

*From the moment Pride Mortgage Services introduced there services to me, I felt relieved and relaxed and understood for the first time that getting a loan was not as strenuous as imagined. Pauline's work ethics and support throughout the process was very professional and above all friendly. I would recommend any one to this company, and thank them for the support which is still ongoing.* – W. Ravallion

**Please don't keep my service a secret!** A quick reminder that my business has come to be so successful not through big expensive advertising campaigns, but because of you, my valued clients. I gain and maintain all my business from my clients passing on my name to family, friends, and work colleagues. We sincerely appreciate every referral we receive as it is a compliment to our good service.