

# WE MAKE ACHIEVING THE GREAT AUSTRALIAN DREAM MUCH EASIER!

With a **BONUS**  
\$2,000 cashback

What describes your situation best?

I have a deposit ready to go

I have a small deposit or none

I have a less-than-perfect credit history

I have an existing investment property portfolio

Take advantage of the government's 5% deposit scheme which allows you to borrow 95% of the property purchase price without paying LMI!



There are more flexible options out there than you think. For example, you can even purchase your first home safely, with no deposit and still pay no LMI through a family guarantee. This could help you get the kickstart you need to get into the market.



Well, aren't you just ahead of the curve!  
Great job!  
Depending on how much equity you have and how much your repayments are on these investment loans, you could still qualify for the loan you're after, without selling... you just might need to be clever with your finance strategy



You're laughing! Take advantage of interest rates as low as **2.99%\*** to boost cash flow, avoid LMI and get into your first home sooner while paying it off quicker.

\*Comparison rate 3.48%



While this isn't the ideal situation, contrary to common belief, you can still qualify for a home loan. The catch? You might be paying a higher interest rate than your neighbours. However, with good financial habits over some time, I can help you reduce those rates as soon as possible.

Want to know more?  
Leave me a message



## WHAT IS LENDER'S MORTGAGE INSURANCE?

LMI is an insurance premium that you pay and is designed to provide lenders with an extra level of protection in case the borrower defaults on (can't repay) their loan. So even though you pay for the insurance, it protects the lender, not you. The premium can be added to your home loan or you can pay it upfront.

LMI isn't necessarily a bad thing. If you can justify it, it's often worth the extra cost. For example, in a rising market, it's often beneficial to get into the market before prices rise further, unless you can save quicker than the market rises!



**BLUEPEBBLE**  
— LOANS —