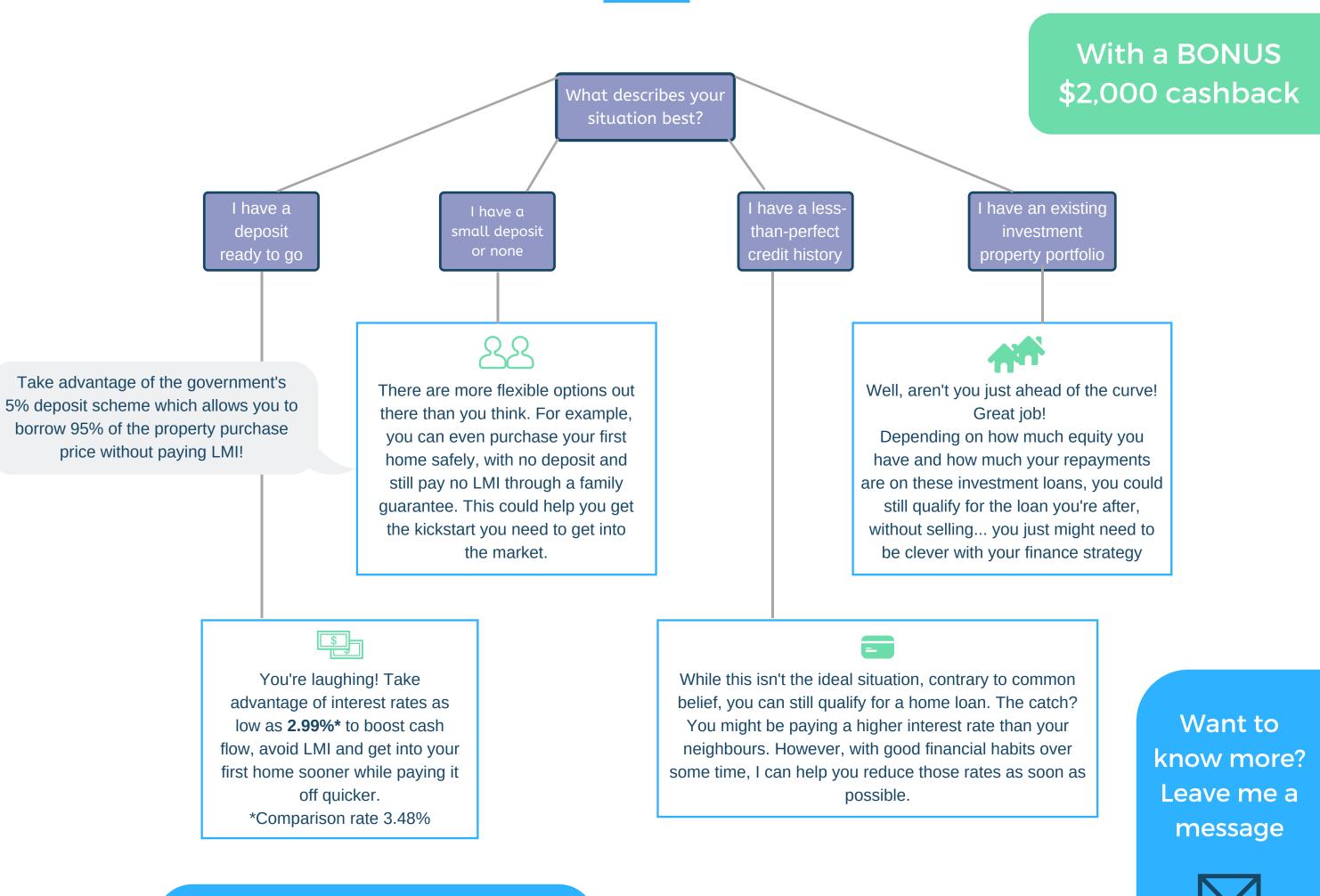
WE MAKE ACHIEVING THE GREAT AUSTRALIAN DREAM MUCH EASIER!



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!



BLUEPEB