

Think Finance...Think Austral



Home Loan Health Check Assessment Report

Current Loan Details

Value of Property:	\$600,000
Loan Amount:	\$252,866
Interest Rate:	8.32% variable
Lender:	Commonwealth Bank
Account Keeping Fee:	\$12.00 per month
Loan Term:	5 years and 3 months

Alternate Loan Details

Value of Property:	\$600,000
Loan Amount:	\$252,866
Interest Rate:	7.55% variable
Lender:	Austral Mortgage/Calibre Financial Services
Account Keeping Fee:	Nil
Loan Term:	30 years

Summary

1. Reduction in interest rate represents an interest saving of \$1,947 per annum on the current loan balance.
2. Your loan is geared at 42.14% of your property value, you may wish to consider utilising some of the available equity in your home (perhaps up to 80% or approx \$227,000) where Lenders Mortgage Insurance is payable by the lender. You could position yourself now and not be charged interest until funds are drawn.
3. You may wish to fix a portion of your loan. i.e. split loan accounts
4. Your new minimum Principal & Interest monthly repayment would be \$1,776.80 (indicative only)

To discuss other alternate loan structures and products, please contact Paul Bonaventura or Zuzana Buttell on (02) 9299 1833 or alternatively email paul.bonaventura@australmortgage.com or zuzana.buttell@australmortgage.com



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Home Loan Health Check Assessment Report

Current Loan Details

Value of Property:	\$385,000
Loan Amount:	\$346,500
Interest Rate:	7.25% fixed for three years (expires 18/11/09)
Lender:	St George
Account Keeping Fee:	\$10.00 per month
Loan Term:	4 years 8 months

Alternate Loan Details

Value of Property:	
Loan Amount:	
Interest Rate:	Review one month prior to the expiry of the fixed rate period.
Lender:	
Account Keeping Fee:	
Loan Term:	

Summary

1. Your loan is currently on a very competitive fixed interest rate. We would recommend that you leave your current loan facility in place and perhaps review it closer to the expiry of your fixed rate period. It is unlikely that you will find such a competitive interest rate in the current market and a refinance at this point in time would not be cost effective.
2. We will diarise your details and contact you at the appropriate time.

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