

Do you have pre-approval to put an offer on a property?

When it comes to buying property there's no such thing as too much research. Your local Ray White agent can provide you with lots of useful background information on the neighbourhood and can get you up to speed on similar sales in the area. At the same time, I can help you organise a home loan pre-approval to give you the confidence to make an offer.

If you're interested in this property, it's worth speaking with me, your local Loan Market broker. I can:

- ▶ Work with over 60 lenders – to ensure you're aware of your maximum borrowing capacity
- ▶ Organise a pre-approval – essentially giving you the green light from a lender to spend up to a certain amount
- ▶ Put you in a much better negotiating position – by ensuring your finance is approved with the right lender for your needs.

As a Loan Market broker I understand each lender's criteria. I know who will lend you the amount you need to secure the property you love.



This table shows you what your monthly repayments will be

Loan \$000x	300	350	400	450	500	550	600
2.00% p.a	1,109	1,294	1,478	1,663	1848	2,033	2,218
2.25% p.a	1,147	1,338	1,529	1,720	1,911	2,102	2,293
2.50% p.a	1,185	1,383	1,581	1,778	1,976	2,173	2,371
2.75% p.a	1,225	1,429	1,663	1,837	2,041	2,245	2,449
3.00% p.a	1,264	1,475	1,686	1,897	2,108	2,318	2,529
3.50% p.a	1,347	1,571	1,796	2,020	2,245	2,469	2,694
3.75% p.a	1,389	1,621	1,852	2,084	2,316	2,547	2,779
4.00% p.a	1,432	1,671	1,910	2,148	2,387	2,626	2,864
4.25% p.a	1,476	1,722	1,968	2,214	2,460	2,706	2,951
4.50% p.a	1,520	1,773	2,027	2,280	2,533	2,787	3,040
4.75% p.a	1,565	1,826	2,087	2,347	2,608	2,869	3,129
5.00% p.a	1,610	1,879	2,147	2,416	2,684	2,953	3,220
5.25% p.a	1,657	1,933	2,209	2,485	2,761	3,037	3,313
5.50% p.a	1,703	1,987	2,271	2,555	2,839	3,123	3,406
5.75% p.a	1,751	2,043	2,334	2,626	2,918	3,210	3,501
6.00% p.a	1,799	2,098	2,398	2,698	2,998	3,298	3,597

Monthly repayments (principal and interest). Based on a 30 year loan. Figures are indicative only as individual contracts may vary.

So in a nutshell, by arranging your finance first, you really will be streets ahead of other buyers when the time comes to make an offer.

In partnership with 

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