

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



Compact 2 bedroom - Ideal second dwelling, batch or rental unit

Base Price from \$112,000

Transport to Wellington from \$10,000

NZ3604 Foundations from \$6,000

Connection to Services from \$15,000

Total \$143,000 plus Land Value

*Estimate Only

When it comes to buying property there's no such thing as too much research. Your local real estate 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 a property, it's worth speaking with me, your local Loan Market adviser. I can:

- ▶ Work with NZ's widest range of 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 adviser 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 \$000s	150	200	250	300	350	400	450
4.00%p.a	716	955	1,193	1,432	1,670	1,909	2,148
4.25%p.a	738	984	1,229	1,475	1,721	1,967	2,213
4.50%p.a	760	1,013	1,266	1,520	1,773	2,026	2,280
4.75%p.a	782	1,043	1,304	1,564	1,825	2,086	2,347
5.00%p.a	805	1,073	1,342	1,610	1,878	2,147	2,415
5.25%p.a	828	1,104	1,380	1,656	1,932	2,208	2,484
5.50%p.a	852	1,136	1,419	1,703	1,987	2,271	2,555
5.75%p.a	875	1,167	1,459	1,751	2,043	2,334	2,626
6.00%p.a	899	1,199	1,499	1,799	2,098	2,398	2,697
6.25%p.a	924	1,231	1,539	1,847	2,155	2,463	2,770
6.50%p.a	948	1,264	1,580	1,896	2,212	2,528	2,844

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.

Dan Bailey, Mortgage Adviser
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Do you have pre-approval to put an offer on a property?



3 Bedroom Starter Home
 Base Price from \$143,000
 Transport to Wellington from \$10,000
 NZ3604 Foundations from \$6,000
 Connection to Services from \$15,000
 Total \$174,000 plus Land Value
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