

MORTGAGE MATTERS

YOUR LOANS MATTER



Director

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CORELOGIC:

A surged in Australian Home Values:2.1% higher in February; A rise across each of the capital city and the rest of state regions, demonstrate a diverse nature of this housing upswing.

- 1.Record low mortgage rates
- 2.Rebound in customer sentiment
- 3.Mismatch between demand and supply
- 4.Growth Phase
- 5.Sydney & Melbourne strongest performing markets

Ref Corelogic* Home Value Index March 2021

FIRST HOME BUYERS FHLDS waitlist

New request to join a new FHLDS digital waitlist.

Prioritization: the allocation of FHLDS reservation places to customers who have entered into a Contract of Sale (COS).

REF CBA*



SMSF : THINKTANK

REF THINKTANK*

An increase in refinance:

Clients seeking facilities with no annual reviews

Regular revaluations, or ongoing fees

Longer loan terms up to 30 years -to maximise monthly cash flow.

A remarkable increase in property purchases in SMSF funding structures

Thinktank support this trend: SMSF discount promotion



LMI Loans

REF Bankwest*

-Owner occupied purchase and construction up to 95% inc LMI

-6 months rental via agent in lieu of genuine savings

Clients have the ability to revert to a fixed rate loan after 12 months good activity above 90% LVR.

As an example A loan at 95% LVR. In 12 months time, with no missed repayments, if the LVR is still above 90% we can offer a fixed rate loan. Our fixed rate loans have redraw and a 40% offset.



CASHBACK

LENDERS

ST GEORGE
ME BANK
CITY BANK
BANK OF SA
BOQ
BOM
BANKWEST
86400



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