



# Focus Mortgage & Finance

PERSONALISED HOME LOAN & FINANCE SOLUTIONS

## When was your last home loan health check?

Circumstances can change, leaving your home loan less suitable than it was originally. A home loan health check can reveal if you're paying too much.

### What's involved?

Your finance broker can do a full home loan health check for you either in person or over the phone. They will check if your loan is still competitive and still suited to your individual needs.

Having an expert do this for you can also take the stress out of the process for you. It is advisable to get this check done at least once a year, or if your circumstances change.

### Questions to ask

Be aware of what you want checked. Think about the following when you speak to your broker:

- Am I paying an unreasonably high interest rate?
- Am I paying high fees?
- Am I happy with the service I receive?
- Does my loan give me the features I need?
- Am I paying for features I don't use?
- Have my financial circumstances changed?

### Benefits

A home loan health check will generally cost you nothing and could save you thousands. Your home loan features could be improved, or you could find yourself with a lower interest rate. A better payment structure could also be introduced, making your repayments more manageable.

Checking the state of your current loan could uncover the possibility of taking out additional finance, which can consolidate any other debt you may have, or help you purchase an investment property.



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