

Seeking out
the sweetest
mortgage deals



Nectar
The Mortgage People

Like the hummingbird
who seeks out only the
sweetest nectar...



we work tirelessly to
find you the sweetest
mortgage deal.

The right mortgage for you

Whether you're buying your first home, investing in a commercial property, or needing a bit of extra money for renovations, a Nectar broker will leave no stone unturned in the search to find you the right mortgage deal.

Your Nectar broker promises you:

- > Great service and support every step of the way – not just during the application process but for as long as you have a mortgage.
- > The home loan that's right for you. We know what to look for and will do the leg-work for you.
- > A streamlined approach to the application process.
- > Help completing the required documentation.
- > All this – at no cost for our services.*

*Some bank fees and charges may apply.

Nectar is fully accredited with the Mortgage & Finance Association of Australia (MFAA).



With Nectar you are dealing with industry recognised professionals

The Nectar management team has over 30 years' combined experience in the mortgage and finance industry.

Paul Newell, CEO, has been helping Australians get home loans since 1993. He founded the financial services divisions for two of Australia's top real estate companies, recruiting and training over 100 brokers.

With over 20 years' of hands-on experience in mortgage broking, Paul has a pretty good idea of what it takes to deliver a great experience for customers, and what makes a great broker.

The brokers that really impress Paul are those that are willing to go the extra mile. So with this in mind, Paul has made it his personal mission to track down Australia's finest brokers to bring you a fresh, honest and customer-focused approach to mortgage broking.

We'd love to show you the Nectar way.



\$5,000 to \$25,000 to first-home buyers

Eligible for a First Home Owner Grant (FHOG)?

As a first-time buyer you may be eligible for the FHOG – a scheme that grants \$5,000 to \$25,000 to first-home buyers regardless of your income or the area you plan to buy or build in.

To be eligible for the grant, you must:

- > Be an Australian citizen or a permanent resident of Australia.
- > Be buying or building your first home in Australia.
- > Intend to live in the home as your primary residence within 12 months of settlement.

Note: If you purchase your first home with another person, you must both meet the eligibility requirements to receive the grant.

Let us help

A Nectar broker can take some of the stress (but not the excitement!) out of buying your first home. Our mortgage brokers know the ropes and can make the application process so much easier for you. As well as helping you apply for the FHOG, we will make sure you're well informed every step of the way and, most importantly, help you get the mortgage that's right for you.



Do you qualify?

How much
can you borrow?

Ask Courtney
0417 173 642

Is it time to refinance?

Refinancing refers to the process of changing your current home loan to another one that suits you better. At Nectar we don't just set up your mortgage and walk away; our brokers are there for the long-haul, to review your mortgage arrangements regularly and discuss options that might work better for you as your life and circumstances change.

Refinancing could improve your financial position

- > Refinancing by consolidating your debts could allow you to **repay other debts** that incur higher interest rates (see following example).
- > It could let you take advantage of **lower interest rates**.
- > If your income has changed, refinancing might allow you to **reduce repayments** or, conversely, to **repay the loan more quickly**.
- > Refinancing can **unlock equity** in your existing property which could be used to reinvest in another property, renovations, or in a business.



Refinancing made
sweet and easy

For a free mortgage
health check call Courtney

0417 173 642

An example of consolidating to **save \$661** per month

Current debt			The same debt consolidated		
Loan	Balance	Payment	New loan	New balance	New payment
Mortgage (5.1%)	\$350,000	\$1,932	Mortgage (5.1%)	\$382,000	\$2,074
Credit card #1 (16%)	\$8,000	\$240	Credit card #1	\$0	\$0
Credit card #2 (18%)	\$7,000	\$210	Credit card #2	\$0	\$0
Car loan (9%)	\$17,000	\$353	Car loan	\$0	\$0
TOTAL	\$382,000	\$2,735	TOTAL	\$382,000	\$2,074

You could **save \$661** per month

What would you do with an extra \$661 a month?

Reinvest it back in to your mortgage? Not only will you **take 12.25 years off your mortgage**, you will **save \$164,095***



Buy an investment property?



Upgrade your car?



Plan the trip of a lifetime?



Set up an education fund?



*NOTES & ASSUMPTIONS

Calculations based on the original loan term being 30 years. Assumes interest rate is constant during the life of the loan. New loan repayment is assumed to incorporate any monthly fee or pro-rata annual fees. The monthly extra repayment of \$661 is taken off the loan balance after interest for the month is added to the loan.

Why go to one lender, when we go to 30?

 Commonwealth Bank + Commercial	 + Commercial	 + Commercial	 + Commercial	
 + Commercial			 + Commercial	
 BankSA	 + Commercial	 CAPITAL FINANCE		
 + Commercial	 + Commercial	 Better service. Better products. Better rates.	 We put you first	
 pepper. opening doors	 Pioneer MORTGAGE SERVICES		 LIBERTY FINANCIAL	
 Nationalcorp Home Loans - the clear choice		 Here for good.		 wide bay australia banking your way



Nectar Mortgages PTY LTD is a Corporate Credit Representative (Credit Representative Number 446035) of Custom Equity Group PTY LTD (Australian Credit Licence Number 383666).

(This was our panel of lenders at the time this presentation was put together.)

Other services we offer:



Personal loans



Commercial finance



Financial planning



General insurance



Car finance

Get in touch, I would love
to hear from you

Call me on **0417 173 642** to arrange a free consultation.

Email me at courtney.moores@nectarmortgages.com.au

Visit the website at nectarmortgages.com.au

