



Intelligent Finance



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News of "Interest"

Justin Doobov, Managing Director

With a further 0.25% rate rise telegraphed by the Reserve Bank, it's time to consider apportioning loans to fixed rates. Locking in a portion of your loan at current levels will protect you against these rises. Intelligent Finance can help you cost effectively restructure your loans. And if you're looking to buy, the market is on your side. Due to all of the developments that began in the recent property boom now coming to completion, there's an oversupply in some areas, particularly in units and medium density housing. There are a number of vendors desperate to sell at lower prices. Now's the time to get pre-approval for finance at good rates so you're ready to act when the right opportunity comes your way. As always, our time is free, so give us a call.

"Now's the time to get pre-approval"

Referrals!!

Our business has grown solely on the referrals of our satisfied clients. And we would very much like to return the favour. We are always recommending the services of clients, friends and families to our large network.

Whenever you're looking to purchase any product or service, please feel free to contact us to see if we have clients, friends or family that can offer you the product or service that you are looking for. Most of them will offer you a special price or structure if you mention that you were referred by Intelligent Finance.

If you would like to be added to our list of groups that we refer business to, please forward us at least 5 of your business cards. We'll hand them out where appropriate. Our referral networks include Accountants, Printers, Solicitors, Real Estate Agents, Advertising & Public relation agencies, Environmental Consultants, Financial Planners, Car Dealers, Picture Framers and many more.

Free Finance Health Check:

Had your home loan for more than 1 year? Like a car, chances are it needs to be retuned. Every year there are new products and services that the lenders are offering. Intelligent Finance will review your existing loan structure free of charge to see if there are any new products or services that you can take advantage of. A 0.7% decrease in your loan interest rate can save you \$3,500 per year on a \$500,000 loan. Just call our office and we can arrange for your free check-up.

Charity & Community:

Intelligent Finance and Choice Home Loans have assisted many charities in the past year including: raising \$117,000 for the Make a Wish Foundation. Our donations have granted several wishes to sick children. Donations of time and money to charities such as WIZO (which looks after underprivileged kids) and St Vincent's Hospital Blood Diseases & Cancer Research Unit.



After settlement, when do you contact us, and when do you contact the Lender?

Contact Intelligent Finance to:

- Obtain a new loan
- Modify a loan (e.g. switch from variable to fixed)
- Increase or decrease your loan amount
- Assist if the Lender wants to 'have a meeting' with you to discuss your finances / existing loan
- Obtain advice if you are not happy with the Lender's service

Contact the Lender To:

- Find out your recent loan balance
- Obtain a new loan statement
- Query your cheque book, credit card or statements
- Change your mailing address
- Let them know Intelligent Finance is on your side!

Pre-approval

for Property, Car, Equipment finance, etc

It's amazing how many people spend every weekend looking at properties (or cars, etc) to purchase who have not had their finances pre-approved. Once they locate their property (or other asset) of their dreams they then risk losing it to another purchaser while they run around trying to obtain finance. The smart purchaser, will obtain a pre-approval for finance. This can last up to 12 months – depending on the lender - which allows you to comfortably look and negotiate on price, knowing that you have a certain amount of finance approved. By having the finance pre-approved, you will be able to settle earlier, which can be used as part of your negotiation for a lower purchase price.

genuine savings). It is wise, therefore, to meet with one of our consultants more than 6 months before you want to buy a property. We will show you the best way to make preparations so it's more attractive to lenders and the mortgage insurers. This will effectively reduce the mortgage insurance premium as well as the rate you'll pay.

Financial Year End is coming so purchase "lots"

The end of the financial year is closer than you think, it's now time to start thinking about your tax planning to ensure it's not left till the last minute. Both Timbercorp and Gunns (publicly listed on the ASX) offer tax effective investments with ATO Product Rulings, where clients purchase "lots" with the application fee and the ongoing fees being fully tax deductible. We'll be sending out more details about these opportunities in the near future. In the meantime, please feel free to contact the office if you would like information sooner.

Buying your first property

If you have less than a 20% deposit available for the property you're looking to buy, most lenders will want to see that you have saved the deposit over 6 months (they call this

"Smart Money, Smart Solutions"

List of our services and products

- Property Mortgages – residential, commercial and industrial
- Leases, hire purchases and chattel mortgages
- Investment seminars (group or individual)
- Australian property investment
- Property syndicates
- Insurance premium funding
- Business loans for new and existing businesses
- Debtor factoring, invoice discounting
- Margin lending – share finance
- Investment finance
- Discounted car purchasing
- Personal Loans

Privacy:

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Disclaimer:

This newsletter is not advice. It is provided in good faith. Clients should seek independent professional advice before acting in any areas.

