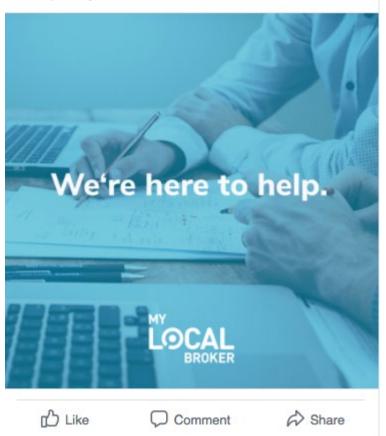


During challenging times, making financial decisions can feel overwhelming.

Send us an email or call us - we're always here to help you and happy to discuss your situation.

**** 1300 234 863

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5 DAYS AGO



Many Australians have been affected financially by the COVID-19 outbreaks. Some of the major banks are now offering to freeze mortgages as part of their coronavirus relief packages.

The recent article below shows the various benefits and how you can claim them.

Don't hesitate to contact us to find out how a mortgage break will impact you long-term:

https://mylocalbroker.com.au/contact/



ABC.NET.AU

Can I put my mortgage payments on hold? Let's take a look at the big four

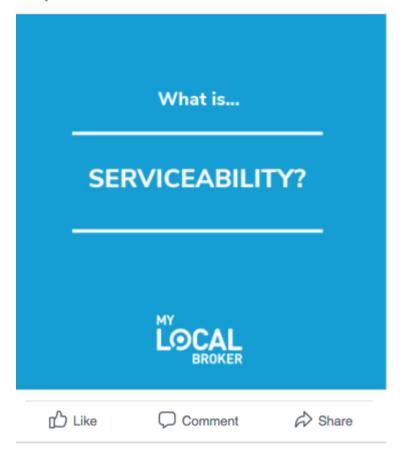




FRIDAY FACT: Serviceability

Broadly defined, serviceability is your ability to meet loan repayments, based upon the loan amount, your income, expenses and other commitments such as your current debt levels.

Have you ever wondered what your serviceability is? Your broker will help you calculate it: bit.ly/FindALocalBroker





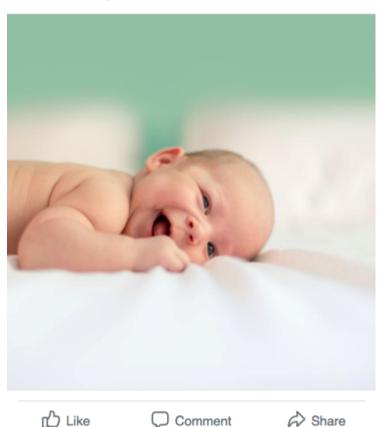
With the arrival of a new family member, comes the need to upgrade!

This was the case for Steve and his lovely wife Lauren. The arrival of baby number three meant a bigger house and a bigger car!

With the assistance of My Local Broker, we helped them achieve their dream.

Lauren said: "What I thought would be a daunting and stressful process proved to be the exact opposite. Our broker was so understanding, easy to talk to and knowledgable. The whole application process c...

Continue Reading





How do you know what your ongoing costs will be when you buy or sell?

We've created a great tool on our website that works it all out for you: www.mylocalbroker.com.au/buyingselling-costs/

Buying & Selling Calculator

Tell me how much it costs to







Visit: www.mylocalbroker.com.au











We know how the 'great Australian dream' feels: Owning a piece of land, building your own home including a generous sized backyard to grow your family size and collect memories.

When you are ready to stop dreaming and start doing, we're here to help you fulfil your dreams: bit.ly/FindALocalBroker







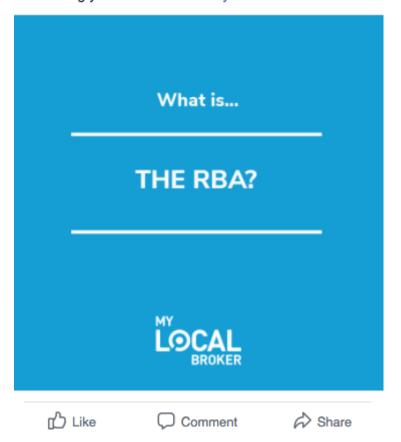




FRIDAY FACT: RBA

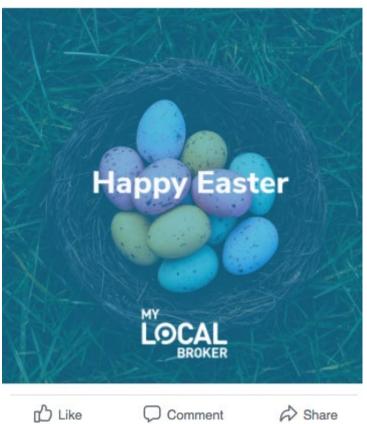
The RBA is the Reserve Bank of Australia. The bank sets the country's monetary policy and issues and manages the Australian dollar by setting the interest rate. The RBA is involved in banking and registry services for federal agencies and some international central banks.

Find out how the RBA is impacting your loans by contacting your local broker: bit.ly/FindALocalBroker





Happy Easter from the My Local Broker Team. Have a day full of joy, peace and harmony, and we hope you all continue to stay safe!









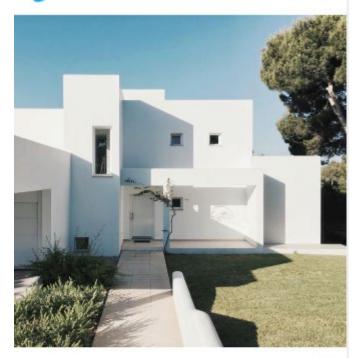


DID YOU KNOW? Refinancing your home loan during the COVID-19 crisis could help you to save money as you can benefit from lower interest rates or a reduction of your loan term.

That being said, we urge you to get mortgage and financial advice first before making a decision. We're here to help: https://bit.ly/FindALocalBroker.

The following article explains the potential benefits in a little more detail: https://www.realestate.com.au/home-loans/should-you-refinance-your-ho... Continue Reading













mylocalbroker If you could build the house of your dreams, which style would you prefer? Modern or rustic?

Tell us in a comment below how your ideal home would look like.

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IN 6 DAYS



All you need to know about home loans you can find in this FAQ: How much deposit do I need to purchase a property? How much can I borrow? Will my interest rate change?

If you have more burning questions, feel free to chat to your local broker today: https://bit.ly/FindALocalBroker



MYLOCALBROKER.COM.AU

Home Loan FAQ's - Getting started with loans - My Local Broker















mylocalbroker We're here to help you set your goals. Whether you're dreaming of building your home, opening up your own workshop or buying a caravan to explore Australia, we're here to provide you with financial advice.

Know what we can do for you: www.mylocalbroker.com.au

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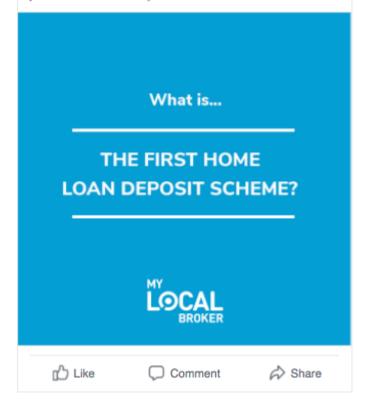
IN 8 DAYS



 FRIDAY FACT: The First Home Loan Deposit Scheme

The First Home Loan Deposit Scheme began on 1 January 2020. It allows first home buyers to purchase a property with as little as a five per cent deposit and without the need to take out lenders mortgage insurance (LMI). The government said this could save first home buyers as much as \$10,000.

Find out if you're eligible and how to apply by contacting your local broker: bit.ly/FindALocalBroker

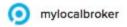




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Tell us in a comment below how your ideal home would look like.















mylocalbroker Being his own boss was Richard's biggest life goal. After working 20 years for other people, he decided it was time to open up his car workshop.

With the assistance of My Local Broker, we helped him achieve his dream.

"At first, the idea to give up the security of being employed was scary and overwhelming. Especially the financial part. But my broker explained to me all risks and commitments in detail so that I could truly understand", said Richard.

What is your life goal?

Know what we can do for you: bit.ly/FindALocalBroker

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Applying for a home loan for the first time? Don't know if you should go with one of the big four banks or with smaller lenders? Family and friends weighing in with different advice and opinions?

We feel you!

My Local Broker has access to over 40 lenders and 500+ products. This wealth of choice means that we can help you find the perfect solution to your needs. Feel free to contact us anytime:

https://bit.ly/FindALocalBroker



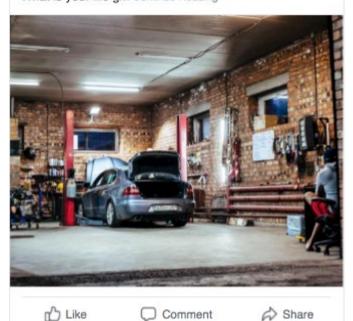


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What is your life g... Continue Reading















mylocalbroker Applying for a home loan for the first time? Don't know if you should go with one of the big four banks or with smaller lenders? Family and friends weighing in with different advice and opinions?

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FRIDAY FACT: Lenders Mortgage Insurance

Lenders Mortgage Insurance (LMI) is insurance that protects your lender (such as a bank or financial institution) if you can't repay your mortgage. It is important to understand LMI covers the lender, not you. Borrowers with smaller deposits, for example, under 20% of a property's value usually have to pay it.

Find out more about LMI and if you have to pay it by contacting your local broker: bit.ly/FindALocalBroker

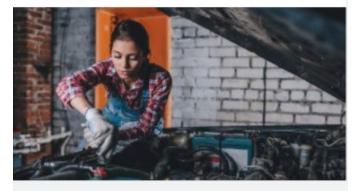




Right now you can get a fixed rate as low as 2.09%. That's as low as mortgage rates have ever gone.

This article explains it all in detail.

If you want to find out how you can take advantage of record-low rates, contact your local broker: https://bit.ly/FindALocalBroker



FINDER.COM.AU

Fixed rate home loans are now the lowest rates on the market I Finder













mylocalbroker Would you like to buy an apartment, build a house or renovate your property? In most cases, you will need to apply for a loan.

There are a few things to consider when it comes to real estate financing:

- What can you afford? Why should you compare multiple loan offers?
- Which loan type is right for you? How long do you want to repay the loan?
- What types of credit are there? Do you meet the requirements to receive funding?

We're here to answer these questions for you. Link in bio.

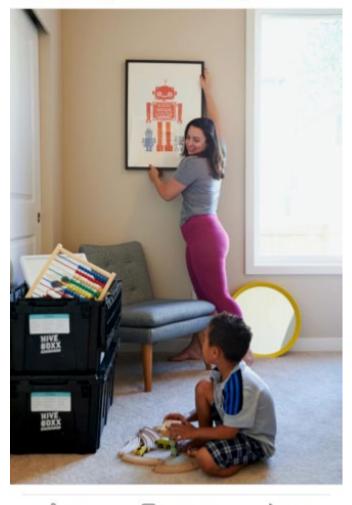
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Imagine being able to nail a hook into the wall without having to ask for permission? How good would that be?

Buying your first home can be a very exciting yet overwhelming experience. Informing yourself about options, grants and more is key.

This step-by-step guide offers you a great informative piece on how to buy your first home: https://www.vic.gov.au/first-home-buyer-guide











FRIDAY FACT: Fixed Interest Rate Home Loans

A fixed interest rate home loan is one where your interest rate is locked in for a certain period, typically between one and five years. That means your loan repayments will be charged at the same interest rate and won't change. After this period the rate will revert to a variable rate unless you enter into another fixed-term contract.

Find out more about fixed rate home loans by contacting your local broker: bit.ly/FindAL... Continue Reading

What is...

A FIXED INTEREST RATE HOME LOAN?

