

A Guide to Home Loans

Most home loans take around 48-72 hours to progress from the initial application to approval stage. The length of the process depends on which lender the loan is to be processed through, on how complex the application is, and how soon the valuer can conduct the valuation

Which First Home Loan is Best?

The Australian mortgage market can be a confusing maze of options, home loan interest rates and bank jargon that can be difficult for a first home buyer to navigate successfully, but you don't have to get through it on your own.

When it comes to finding the 'best' first mortgage for you, it's important to remember that no two people have identical financial situations. Nobody else but you has your income, your expenses or your goals. This means that aiming at a mortgage that worked really well for a friend or family member of yours may be a terrible option for your own first home loan. Always keep in mind that you should aim at finding a mortgage package that works best for your unique personal situation.

Will I Get a First Home Buyer's Grant?

The First Home Owner's Grant is a great incentive offered by the Australia Federal Government to help you buy your first home. Both the Australian Federal Government and individual State Governments have allocated First Home Owner's Grant payments for people wanting to buy their first home.

As long as you meet the predetermined criteria set for eligibility, then you should receive your First Home Owner Grant

Lo Doc Home Loans Advice

Helpful Home Loans Advice for the Self Employed

Today, more people are self employed or employed on contract. In fact, the self employed sector of the community is growing substantially each year. Contractors and the self-employed simply don't have the same financial structure or income patterns as PAYG earners, meaning you need the flexibility and convenience of our lo doc home loans.

No matter how unique your circumstances are, give us a call on 02 4950 8011 to see how we can help.