

Refinance your Mortgage Loan

It's not uncommon for people to be paying more interest than they need be for their home or investment property loan. A refinance mortgage **home loan** is invariably the best option to get out of this costly situation and, naturally, you want to borrow on the lowest interest rate possible while still benefiting from a quality loan that meets all your needs.

It may be that your circumstances or joint or single income has changed or that the ever-changing financial market and interest rates has made it possible to get a much better deal than when you took out your existing home or investment property loan.

Some home owners, faced with mounting debt from a number of sources, including credit card debt, can benefit from **home equity loan** refinance credit to consolidate their debts into a single monthly payment and potentially save hundreds a month by restructuring and combining the repayments.

Other reasons why you might consider home loan **mortgage refinance** also include if you intend to buy an investment property, so if you believe home mortgage refinance could be the answer to your current situation and future needs, it's worth checking with us to see what options may be available.

As you start investigating and comparing **home loan refinance** you will need to remember there may be costs involved in paying out your existing mortgage loan and establishing a new one, and to take this aspect into account.

We have access to hundreds of loans from 30 banks and lending institutions, and will be able to offer you a choice of mortgage refinancing options to ensure your loan refinance brings you maximum financial benefits..

Whatever your situation, whatever your refinancing needs, AFD Mortgage Planners and Brokers can help you work out the best refinance mortgage loan through drawing on our long experience and knowledge

Choosing the Right Investment Loan Structure

Many first time investors assume they will need a deposit to purchase an investment property. The fact is, many banks may allow you to use the equity in your own home to secure the entire cost of purchasing your investment property.

The type of home loan you choose can also be an important consideration for your overall investment strategy. Different types of home loans have vastly different levels of flexibility. The amount of flexibility you need will depend on your ultimate investment goals. You should understand the difference between an investment loan that is designed to help you reduce debt more rapidly and an investment loan that can actually help you to purchase more investment properties in future.

Working with a professional AFD Mortgage consultant means you'll be able to specify what your own goals and strategies are. You'll know your consultant will work with you to find the best possible investment home loan options to suit your needs.

Call us on 02 4950 8011 to find out more.