

An aerial photograph of a tropical bay. The water is a deep, clear blue, transitioning to a lighter turquoise near the sandy beach on the left. Numerous white and light-colored motorboats are scattered across the bay. A long, dark pier extends from the shore into the water. The right side of the bay is bordered by dark, rocky terrain. The overall scene is serene and suggests a vacation or a coastal community.

**Buying a property whether it be your first home, an investment property or longer term family home, is a significant milestone in your life.** It can also be one of the most stressful and confusing experiences. We want to make you feel good about this significant asset purchase by guiding you through the process giving you comfort that you can manage this new debt obligation and have the correct finance structures in place.

**FINANCE**

**Acuity**  
ADVISERS

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**You may have a number of questions:**

- » How much deposit you need to have?
- » How much can you borrow?
- » Can I use equity in my current home?
- » What is lenders mortgage insurance and will I have to pay this?
- » Am I paying too much in interest?
- » What loan and bank is best?
- » What will my repayments be?
- » Should my loan be fixed or variable?
- » What is an offset account?

These are just some of questions we can help you answer and in doing so give you confidence with your decision.

We are also aware that your existing bank will not come to you to ensure that you have the best interest rate and terms available. There can be significant benefit in having your existing finance reviewed to keep the bank honest.

**Our detailed knowledge of the process of purchasing a property can only work to your advantage and we remain involved together with our finance specialist to assist you though the process start to finish. We also ensure that any lending is tax effective both now and into the future.**



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