



Servicing Melbourne, the Mornington Peninsula and wider Victoria

Welcome message

I am pleased to provide you with the very first edition of "The Flash", Lightning Fast Home Loans' bi-monthly newsletter. It will bring you up to date with what is happening in the mortgage industry, offer useful advice and inform you of current special offers that may be of interest.

I hope you enjoy it and welcome your feedback.

Adrian Williams

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We Have Changed Our Contact Details:

Lightning Fast Home loans - 500 Victoria Parade, EAST MELBOURNE 3002
Tel: (03) 9417 4918 Fax: (03) 9417 4921

Why the current world credit crisis is affecting you

- Australian banks borrow quite a bit of money from global money markets to fund their lending activities here.
- The US credit crunch tightened this supply of money.
- Our banks have to pay more to borrow from their overseas lenders.
- The increased costs are passed on to borrowers via independent increases in variable interest rates.
- Credit is now more expensive across the board. This has also impacted upon fixed rates as lenders factor the higher costs into fixed terms.



So all debt has become more expensive and contributes to the issue of mortgage stress that has been the focus of much media attention. We may be able to help so please call us for advice.

Mortgage Protection Insurance



What if , what if We don't like to think about it, but should tragedy strike, are you and your family adequately protected so that you or your loved ones will not



be forced to sell or leave your home? It is rare, but we have examples which would astound you. If we haven't already, we would like to at least offer you free cover for three months while you think this important matter through. No obligation at all to continue and no costs at all if you do not – just a great opportunity to at least provide cover and some time to consider this crucial issue.

Please ring us to discuss.

We Have Expanded

We are pleased to announce two new additions to the team at Lightning Fast Home Loans, as we strive to better serve our client base.



Peter Marsh

Peter joins us as a consultant Business Development Manager and will take responsibility for Client Relationship Management.



Kirsten Andrews

Kirsten comes on board as Marketing Manager and is keen to explore ways to assist new and existing clients as a means to growing our business.

Seven Tips to Reduce Potential Mortgage Stress

- Make additional repayments now so as to create an advanced position for future protection
- Make more frequent repayments so as to minimise interest charged and reduce loan term
- Change to Interest Only repayments to obtain an immediate reduction in repayment level
- Increase the term of the loan so that your monthly commitment is lessened
- Check out the possibilities of refinancing your mortgage to a better option now
- Consolidate other debts so as to have only one monthly repayment that is lower overall
- Plan in advance if you have long term fixed rate loans that are due to expire in the next year



However...

All of the above ideas can be helpful in the right circumstances, but a thorough professional appraisal is important. There are the usual "ifs, buts and maybes" that have to be taken into account. All require careful consideration and explanation which we are happy to do for our valued clients at Lightning Fast Home Loans.

Home loan check

If you would like us to provide advice on any of these or other matters, conduct a full Home Loan

Health Check or simply confirm that you are on the right track now, please telephone 9417 4918 or email us at admin@lightningfasthomeloans.com.au. We would be pleased to be of assistance. There is no cost to you for this service .

Have you browsed our web site lately?

www.lightningfasthomeloans.com.au

You have received this email as client of Lightning Fast Home Loans and we trust this information will be of use to you.

However, should you no longer wish to receive any electronic communication from us you can of course [unsubscribe](#) and we will remove you from our e-mailing list.

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