

# Mortgage Health Check

"It is not the interest rate, but the total interest you end up paying"

Your mortgage on your property(s) is one of the biggest debts you have to service; therefore, it is imperative that a regular health check is carried out to ensure that your current mortgage product is best suited to you.

Regardless of how long you have been in your current mortgage product, it does not mean the product is the right one for you. The mortgage industry is changing on a daily basis due to the current environment. Interest rate changes, increased flexible products and changing lenders in the market mean that you need to be sure that your current financier is the right one.

One of the biggest factors relating to the right mortgage is the changes that you go through in life. If you have recently had the birth of a child, got married, divorced, suffered illness or want to seek financial planning advice. Your mortgage will affect your flexibility to achieve your lifestyle changes and goals.

Here at Australian Finance Centre we will look into the following when conducting a 'mortgage health check':

- What are you trying to achieve? Does your current product give you the flexibility to achieve this?
- What is your current rate? Are you coming to the end of your fixed rate or looking at fixing?
- What is your current product? Competition between lenders mean new innovative products are now in the market place.
- Which lender? Depending on your situation, we have multiple lenders to select multiple products.

We can also:

- Look into more than just your owner occupied facility; our professional and qualified credit managers can deal with complex investment portfolios.
- Look into debt consolidation through refinancing, ensuring you have manageable repayments and future plan.
- We can look into the possibility for you to make investments.
- Look into a strategy with our business partners to save you thousands in tax.
- Save you time, effort and hassle with our complete mortgage service.

"What might be right for you 12 months ago, might not be the right product for you today!"

Regardless of the strategy, the mortgage product we put in place will be the right financial advice based around you and not the bank. Regularly fine tuning will help you take advantage of current opportunities and protect you and your family from any financial heartaches.

It will cost you nothing to enquire with Australian Finance Centre, there is no obligation and we will give you a thorough Mortgage Health Check to ensure your mortgage can cater for your lifestyle.

For more information, please contact Australian Finance Centre.