

AUSSIE MORTGAGE MASTERS



WA LICENSE
NUMBER 1014

1300 666 186

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Lynton Financial Services t/as
AUSSIE MORTGAGE MASTERS

You can own an investment property for as little as \$80 per week

WA investors have in recent times increasingly looked at property investment opportunities in the Eastern States.

However, before you take this step it is important that you utilise the services of experts who can point you in the right direction and assist you with the whole process of investing in property on the Eastern seaboard.

Through our association with PRG Property Investments, Aussie Mortgage Masters can now give you access to an extensive range of sound, proven and thoroughly researched 'turnkey' investment opportunities throughout Australia, all backed by 16 years of investment experience.

The properties available consist of house/land packages and the homes you will be investing in feature quality finishes such as stainless steel appliances and air conditioning. Some of the homes come with a 2 year rental guarantee.

If you are interested we can arrange a joint meeting with Paul Skuse of PRG. At this meeting we will advise you on how to structure your finance for effective property investment.

Paul will run through the benefits of such investments and will calculate the true cost for you. He will factor in interest repayments, depreciation, insurance, rates,



stamp duty etc as well as the rental income expected from your new investment property and give you a true out of pocket figure, which may be as little as \$80 per week.

A note of caution. As with any investment decision, you should consult your accountant or financial adviser to confirm that the investment will produce the forecasted returns.



FREE: A program to help you pay your loan off quicker and create wealth!
See back page

www.beatthebanks.com.au

Flexible all-in-one power loan - the better option

Aussie Mortgage Masters, which already has access to the loans offered by a broad range of lenders, is offering clients the opportunity to benefit from its flexible all in one power loan.

The all-in-one loan is designed to give you the power to pay off your mortgage faster than you normally would.

It combines home mortgage and banking requirements in one easy to manage package, which can include an interest free credit card facility and, importantly, cheaper lenders' insurance premiums.

So how does it work and how can it help you pay your loan off faster? First of all you can have all your available income deposited directly into your all-in-one home loan account, reducing the amount of interest you have to pay on the loan.



You can also pay all your expenses out of the same home loan account, which will provide you with all the banking facilities you need such as internet and telephone banking, EFTPOS, a cheque and deposit book, BPAY, salary crediting and direct debits with no electronic transaction fees whatsoever.

Through your all-in-one account you will also have access to the amazing nil interest VISA card, NIVA. You can use your NIVA card for all your monthly expenses including cash withdrawals interest free for 30 days.

This will help you further reduce your interest charges by allowing you to leave your cash flow in your home loan account for up to 30 days.

Unlike other lenders, who will charge you excessive credit card rates if you don't have enough money to pay off your credit card in full at the end of the month, any amount outstanding on your credit card after 30 days will simply be added to your all-in-one account at your much lower home loan interest rate.

Combining your all-in-one account with a standard variable loan will give you the best of both worlds.

With your principal and interest repayments on your standard variable loan you will ensure you're always paying off your loan whilst retaining the flexibility of the all-in-one account.

The term of your all-in-one loan can vary from 10 to 30 years and you can make additional repayments at any time. The minimum loan amount is \$50,000.

FREE - a program to help create wealth

The right loan can help you pay off your mortgage quicker and assist you to create wealth. However, to get ahead financially you also need to take stock of your current situation and prepare a plan.

In order to help you put in place a plan that will place you on the road to wealth creation, we at Aussie Mortgage Masters are now offering anyone who secures a loan through us a FREE copy of the highly regarded 5-Minute Money Manager personal planning program.

All you have to do is secure a loan through us and we will give you your own copy of this program on settlement.

With this simple, user friendly program you will know where your money is going, measure your progress in meeting your own written goals and put in place a 'business' plan designed to help you pay your loan off quicker and create wealth through investment.

Specifically, it will help you to identify areas in which you can save money, regularly track your expenses, monitor your weekly/monthly progress, better cope with unexpected financial events, stay focused and motivated and plan ahead, knowing what's coming.

With this plan in hand you can then review your progress with your Aussie Mortgage Masters consultant annually or when you have experienced a change in circumstances.

This will ensure that you remain financially well placed to take advantage of more effective loan products and investment opportunities.

Existing clients can also obtain a copy of the 5-Minute Money Manager at a cost of \$69.95.

Aussie Mortgage Masters - on call



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DISCLAIMER: Should you require more information on any topic relating to finance for loans, we'll be more than pleased to assist. The information contained in this newsletter is of an advisory nature only and due to differing personal situations, we advise you to contact us before making any formal mortgage and finance decision.

Products offered

- 95% Lends, any postcode in Australia
 - 80% Low Doc Loans any postcode in Australia
 - 100% Home Loans
 - 100% Investment Loans
 - Loans with 100% Offset Accounts
 - 95% Lines of Credit
 - Low Document Home Loans
 - Self Employed Home Loans
 - Keystart Home Loans
 - Credit Impaired Home Loans
 - Guarantor Home Loans
 - Professional Packages
 - Commercial Loans
 - Car Loans
 - Equipment Finance
 - Assistance with First Home Owner Grant
- Call us at 1300 666 186**

