

Dear MEMRLTA Members,

A 'Home Loan Health Check' is a quick and easy way to check in on your home loan, by ensuring that you're on the best possible package, based on your currently lifestyle and needs.

It involves a 5-minute call, or can even be done via email, to determine the best possible package you could be on.

To do this we need the following information:

- Type of property involved – owner/occupied, investment etc
- Value of current loan & current interest rate
- Approximate current home value
- Current income & work status (full-time, sole trader etc) of those on the property title
- Current liabilities – other loans, credit cards, HECS debt etc
- Current savings

Once we have this information, we'll present one of two outcomes to you:

- We'll be able to offer an improved package for you, saving you money! As members support us through banking, MEMRLTA will benefit through additional sponsorship support.
- We'll let you know you're already on a cracker of a deal – providing you with peace of mind.

Time for a home loan health check!

With the current cost of living, there's never been a better time to review your home loan.

We'll look at your rate, term, repayments, and equity, giving your loan a full check-up to make sure it's still right for you and your current needs.

Contact me:

Kate Bellamy

M | 0478 435 736 E | kate.bellamy@bendigoadelaide.com.au

