

# Finance

Advice from every angle

## OUR SERVICES:

### Residential Property Purchases

- All types of loans
- Advice on features/styles, etc
- Loan product guidance
- Structuring advice
- Getting you the best rates and fees

### Off-the-Plan Financing

- Very experienced within this niche market
- Advice on how to avoid LMI in rising markets
- Best off-the-plan tips and tricks

### Commercial Property Purchases

- Most types of commercial properties
- How to do quasi-residential loans
- Advice on how to minimise your deposit
- Strategies for avoiding commercial rates if possible

### Upgrading/Refinancing

- Renovation/construction loans
- How to sell and buy effectively
- How to manage the risk
- Refinancing tips and tricks

### Ongoing Loan Maintenance & Advice

- Ongoing loan assistance
- How to structure your accounts
- Applying for top-ups

Whether you're buying your first home, moving, refinancing, consolidating your debt, or looking for an investment property, finding the right home loan or finance solution can reduce a person to a quivering wreck.

For starters, the types of home loan on offer – fixed rate, negotiated variable, standard variable, split loans, 100% offset, line of credit, lo doc, just to name a few – is enough to have you reaching for the Panadol. But with a little expert guidance and advice from the team at MORE, you can avoid the headache.

And we won't just try to sell you on a particular loan product or lender! Before we get into all of that, we'll first ask you what you want and go through the choices that are out there. We'll also make absolutely sure you understand the cost implications of any loan scenario, and then talk through your goals to make sure we tailor our loan guidance to your life.

By the way, did we also mention we're experts at turning the screws on the lenders and extracting the best rates around? We don't stop until we know there is nothing left for the lenders to offer!

If you'd like a market-leading loan that's tailored to your life and how you want to live it, we'd love to hear from you.

**To find out more, just call 1300 667 348.**