



# GETTING YOUR FIRST HOME

**IT DOESN'T HAVE TO BE A STRESSFUL JOURNEY**

## **ABOUT US**

Suttie Financial Group comprises of a committed group of finance professionals who provide Accounting, Tax, Financial Planning, Finance Broking and Advice to a broad range of clients. Buying your first home does not have to be an overwhelming process which is why we guide you through each step of the way. We assess your financial situation, determining how much you can afford and how much you are willing to spend. We assist you in the process through to settlement and we do this at no charge. Our services directly by the bank providing your finance.

## **WE GUIDE YOU THROUGH:**

- Saving maximum as a first home buyer against future property investments
- Deposit amount, fees and charges
- Your maximum borrowing capacity
- The possibilities of debt consolidation.
- Tax for renting
- Obtaining a pre-approval
- Applying for your first home owners grant
- All current market rates suitable for you.
- Fixed rates versus variable rates
- Interest only loans vs principle and interest loans
- Choosing the right loan with the right bank.



**SUTTIE FINANCIAL GROUP**

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