



... Elders Home Loans pre-approval means you can search for properties with confidence

# Elders Home Loans -

## How much will my monthly repayments be?

Before you start looking for your new home, it's worth getting advice on your options. Monthly repayment figures are principal and interest over a 30 year term.

\$ AMOUNT	200K	250K	300K	350K	400K	450K	500K	550K	600K	650K	700K	750K	800K	850K	900K	950K	1M
4.00% p.a.	\$954	\$1193	\$1432	\$1670	\$1909	\$2148	\$2387	\$2625	\$2864	\$3103	\$3341	\$3580	\$3819	\$4058	\$4296	\$4535	\$4774
4.25% p.a.	\$983	\$1229	\$1475	\$1721	\$1967	\$2213	\$2459	\$2705	\$2951	\$3197	\$3443	\$3689	\$3935	\$4181	\$4427	\$4673	\$4919
4.50% p.a.	\$1013	\$1266	\$1520	\$1773	\$2026	\$2280	\$2533	\$2786	\$3040	\$3293	\$3546	\$3800	\$4053	\$4306	\$4560	\$4813	\$5066
4.75% p.a.	\$1043	\$1304	\$1564	\$1825	\$2086	\$2347	\$2608	\$2869	\$3129	\$3390	\$3651	\$3912	\$4173	\$4434	\$4694	\$4955	\$5216
5.00% p.a.	\$1073	\$1342	\$1610	\$1878	\$2147	\$2415	\$2684	\$2952	\$3220	\$3489	\$3757	\$4026	\$4294	\$4562	\$4831	\$5099	\$5368
5.25% p.a.	\$1104	\$1380	\$1656	\$1932	\$2208	\$2484	\$2761	\$3037	\$3313	\$3589	\$3865	\$4141	\$4417	\$4693	\$4969	\$5245	\$5522
5.50% p.a.	\$1135	\$1419	\$1703	\$1987	\$2271	\$2555	\$2838	\$3122	\$3406	\$3690	\$3974	\$4258	\$4542	\$4826	\$5110	\$5394	\$5677
5.75% p.a.	\$1167	\$1458	\$1750	\$2042	\$2334	\$2626	\$2917	\$3209	\$3501	\$3793	\$4085	\$4376	\$4668	\$4960	\$5252	\$5543	\$5835
6.00% p.a.	\$1199	\$1498	\$1798	\$2098	\$2398	\$2697	\$2997	\$3297	\$3597	\$3897	\$4196	\$4496	\$4796	\$5096	\$5395	\$5695	\$5995
6.25% p.a.	\$1231	\$1539	\$1847	\$2155	\$2462	\$2770	\$3078	\$3386	\$3694	\$4002	\$4310	\$4617	\$4925	\$5233	\$5541	\$5849	\$6157
6.50% p.a.	\$1264	\$1580	\$1896	\$2212	\$2528	\$2844	\$3160	\$3476	\$3792	\$4108	\$4424	\$4740	\$5056	\$5372	\$5688	\$6004	\$6320
6.75% p.a.	\$1297	\$1621	\$1945	\$2270	\$2594	\$2918	\$3242	\$3567	\$3891	\$4215	\$4540	\$4864	\$5188	\$5513	\$5837	\$6161	\$6485
7.00% p.a.	\$1330	\$1663	\$1995	\$2328	\$2661	\$2993	\$3326	\$3659	\$3991	\$4324	\$4657	\$4989	\$5322	\$5655	\$5987	\$6320	\$6653
7.25% p.a.	\$1364	\$1705	\$2046	\$2387	\$2728	\$3069	\$3410	\$3751	\$4093	\$4434	\$4775	\$5116	\$5457	\$5798	\$6139	\$6480	\$6821
7.50% p.a.	\$1398	\$1748	\$2097	\$2447	\$2796	\$3146	\$3496	\$3845	\$4195	\$4544	\$4894	\$5244	\$5593	\$5943	\$6292	\$6642	\$6992
7.75% p.a.	\$1432	\$1791	\$2149	\$2507	\$2865	\$3223	\$3582	\$3940	\$4298	\$4656	\$5014	\$5373	\$5731	\$6089	\$6447	\$6805	\$7164
8.00% p.a.	\$1467	\$1834	\$2201	\$2568	\$2935	\$3301	\$3668	\$4035	\$4402	\$4769	\$5136	\$5503	\$5870	\$6237	\$6603	\$6970	\$7337
8.25% p.a.	\$1502	\$1878	\$2253	\$2629	\$3005	\$3380	\$3756	\$4131	\$4507	\$4883	\$5258	\$5634	\$6010	\$6385	\$6761	\$7137	\$7512

# Handy Checklists

What to bring to your appointment for all loan types.

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Photo ID  
2 Latest pay slips including year to date figure  
Other incomes (FTB/compensation)  
Employment history including start to finish dates  
Estimated value of assets eg: Motor Vehicle  
Proof of rental income eg: Lease  
3 months statements of transaction accounts  
3 months statements of credit cards  
6 months statements for any current loans

## REFINANCE

Council rates notice

When you have a change of address, it's easy to miss some of these ...

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Drivers licence  
Medicare  
Australian Electoral Office  
Australian Taxation Office  
Local Council  
Employer/Superannuation  
Electricity/Water/Sewage  
Insurance/Banks  
Internet/Telephone  
School/University  
Clubs/Associations  
Dentist/Doctor/Veterinarian  
Gas/Pay TV  
Loyalty Programs

Elders Home Loans have all these lenders under the one roof.

We can assist you from pre-approval to settlement. Regardless of whether you are a first time buyer, upgrading, refinancing, a property investor or self-employed – Elders Home Loans are with you all the way.



Call 1300 LENDING today



Home Loans