



**ARE YOU IN A DILEMMA REGARDING YOUR MORTGAGE?  
MORTGAGE BROKER OR BANK?  
WHAT IS THE BEST RATE ON OFFER?  
WHICH BANK SHOULD YOU GO WITH?  
FIXED OR VARIABLE RATES?  
IS IT A GOOD TIME FOR AN INVESTMENT PROPERTY?  
AS A FIRST HOME BUYER, SHOULD YOU ENTER THE MARKET NOW?**

**FOR ANSWERS TO THESE AND MORE....CALL US...**

Our trained, professional mortgage consultants have access to **STATE OF THE ART** mortgage software with information on 25 lenders

They provide the following services:

- Find the loan that **BEST** suits **YOUR NEEDS**.
- Assist with Applications and delivery of **QUICK & EFFICIENT** settlements (as a consequence of efficient handling of applications and lodgement)
- Meet at a time & location **CONVENIENT** to you!
- **DEDICATED** point of contact.
- **FREE SERVICE!** as commissions are paid from the lender

Mortgage Consultants is accredited to the Professional Lenders Association Network (PLAN Australia) & Mortgage Industry Association of Australia (MIAA), so you can rest easy knowing that you are dealing with a professional organisation.

**WHEN DEALING WITH YOUR FINANCES DO NOT SETTLE FOR ANYTHING LESS THAN THE BEST. CONTACT OUR CONSULTANT TODAY.**

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## OFFICE OF STATE REVENUE

### Mortgage Duty Exempt for Investment housing from July 1

The exemption, which takes effect on and from 1 July 2008, is an exemption for mortgages that are made in connection with investment housing.

Mortgage duty will not be chargeable in respect of a mortgage if the mortgage secures an advance or advances made, from 1 July 2008, for the purpose of investment housing and no other advances. If the mortgage does secure an advance made for another purpose, mortgage duty will be chargeable in respect of that other advance.

An advance is made for the purpose of investment housing if it is to be applied wholly or predominantly for one or more of the following purposes:

- Financing the acquisition of investment housing,
- Financing the construction of investment housing,
- Financing alterations or additions to investment housing,
- Repaying another advance, if the advance to be repaid was made for the purpose of investment housing.

This is certainly relief news for investors who have now stayed out of the market for some time; this latest change should start to attract investors back into the housing market.