



# Ray White®

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rwroyalheights.co.nz

# ROYAL HEIGHTS - UPDATE

Our Real Estate Company Limited Licensed (REAA 2008)

July 2016

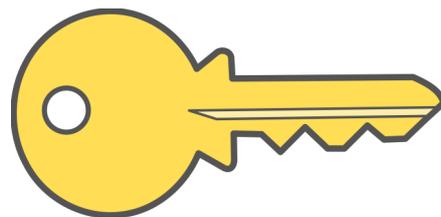
## ORGANISE FOR SPRING

Yes it is winter, yet only a couple of months and spring will be here.

As so many think spring time is 'sell time' - now is preparation time.

Plan your house sale, plan for a successful selling process - let us help! Part of that process is to have a Licensed Salesperson come around for a friendly, confidential chat about price, presentation and all things "house selling".

Call free today ..... **0800 735 788**



## SOME OF OUR LISTINGS .....



1 Kohiri Drive, Swanson

[www.rwroyalheights/RYL21919](http://www.rwroyalheights/RYL21919)



51 Broadfield St, Massey

[www.rwroyalheights/RYL21909](http://www.rwroyalheights/RYL21909)



9 Awaroa Rd, Sunnyvale

[www.rwroyalheights/RYL21904](http://www.rwroyalheights/RYL21904)



## Ray White \_ Know How

Glenn Wells - DIP Real Estate

Licensed Agent / Principal

*"The Difference in Real Estate"*

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Ray White partnering  
with **Loan Market** 



## Buying with confidence .....

Buying a home is one of the biggest moments of your life - it's important to take the time to get prepared.

When you combine attending open homes, searching for new suburbs and adding auction dates into your calendar, house hunting can soon feel overwhelming - and on top of it all, you probably need to arrange your finance too.

That's where the help of an expert can really make a difference. There's a few things you can do so that you have the confidence to get into the market and make offers.

### Set your limit

Your borrowing capacity will show you how much you can comfortably repay. It not only helps you budget, it can be key to finding the suburbs you can afford to buy in.

### Find the right product

When you know how much you can spend, you need to find the home loan that offers you all the right things. Not only should you look for a competitive interest rate, you'll also need to decide what features and add on's you want as well as assess the costs of ongoing fees and charges.

### Formal pre-approval

Getting formal pre-approval is crucial to buying property. It's not only a green light to spend the money you're borrowing, it also gives you confidence that when you make an offer on a property, you'll be able to see it through.

A mortgage adviser can help you achieve these three steps. They'll guide you through the process, answering all of your questions, so you can be confident to enter the competitive buying market.

Before you meet with your adviser consider these things:

- What money have you got for a deposit, and where has it come from?
- Where can you afford to buy - have you checked recent sales prices in the suburbs you're interested in?
- What government grants are out there, and are you eligible for any of them?

Doing some research and answering these questions will help you have a more meaningful conversation with your mortgage adviser.

Steve McCullough Senior Mortgage Adviser

**Loan Market** 

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