

## Template name: Spring Buying – Pre-approval



Hi ,

As the weather warms up we are looking forward to the property market picking up in spring. If you are considering making that next property purchase get in touch with me today to organise your home loan pre-approval early so you are ready to act fast when you find the right property for you.

I can compare a wide range of home loans from a variety of lenders, including exclusive and flexible options with some of the most competitive interest rates in the market.

Call me today to get started.

Kind regards,

%signature%

## Template name: Spring Buying - Downsize



### Downsizing the nest?

Dear ,

We're organising everyone's pre-approvals for the busy spring home-buying season.

If you're looking to downsize your home in the near future, now is the perfect time to get your finances organised so when the right home comes up you can act quickly.

Get in touch today to get the ball rolling, and I can also talk to you about a broad range of loan options that are exclusively available through me.

Kind regards,

%signature%

## Template name: 3 steps to home loan pre-approval



Dear ,

A home loan pre-approval puts you in a position to act fast when you find the home of your dreams. It also helps you set a ceiling price for your purchase, which can save you time on your property search and protect you from spending more than you can afford.

Here is a handy guide to help you get started.

### Three easy steps to home loan pre-approval

# 1

#### Collect your documents

- Proof of identity
- Proof of income and savings
- Proof of living expenses and other expenditure
- Evidence of current assets and liabilities.



# 2

#### Talk with your mortgage broker to find out

- How much can you borrow
- How much you require for a deposit
- How much you can repay each month
- If you qualify for a government grant or concession.



# 3

#### Submit pre-approval application with a lender

- We fill out the forms and do all the work
- The lender provides confirmation in writing
- Pre-approval lasts for 3-6 months.



#### How long does pre-approval take?



Turn-around times for pre-approvals vary for each lender from the time of application submission. Verify with your broker the expected time frame for your preferred lender. Providing us with the correct documentation up-front will help achieve a speedy turnaround.

Get in touch with us to arrange your pre-approval today.

%signature%

## Template name: Spring Buying - FHB/Investor



### We'll do the heavy lifting this spring

Dear ,

We're organising everyone's pre-approvals for the busy spring home-buying season.

Getting your finances organised early will mean when the right home comes up, you will be in a great position to act quickly and stay ahead of the competition.

I can compare a wide range of home loans from a variety of lenders, including exclusive and flexible options with some of the most competitive interest rates in the market. Get in touch today to get the ball rolling.

Kind regards,

%signature%

**Template name: Spring Buying - OO/Investor**



**Get ready today for your future tomorrow**

Dear ,

We're organising everyone's pre-approvals for the busy spring home-buying season.

Getting your finances organised early will mean when the right home comes up, you will be in a great position to act quickly and stay ahead of the competition.

I can compare a broad range of loan options available from Australia's leading lenders including exclusive, flexible options with some of the most competitive interest rates in the market.

Get in touch today to discuss your goals and get started.

Kind regards

%signature%

**Template name: Homebuilder grant**



Hi ,

Good news if you are wanting to build a new home or renovate an existing one! The Australian government has just announced a HomeBuilder scheme that will provide eligible owner-occupiers (including first home buyers) with a tax-free grant of \$25,000.

To access this grant, owner-occupiers need to meet the following criteria:

- You are a natural person (not a company or trust);
- You are aged 18 years or older;
- You are an Australian citizen;
- Your building contract is entered into between 4 June, 2020 and 31 December, 2020
- You build a home as a principle place of residence where the house and land value does not exceed \$750,000 OR you substantially renovate your existing principle place of residence and the renovation contract is between \$150,000 and \$750,000 and the value of your existing property does not exceed \$1.5million
- Construction commences within three months of the contract date
- You meet one of the following two income caps:
  - \$125,000 p.a. for an individual based on your 2018-19 tax return or later
  - \$200,000 p.a. for a couple based on both 2018-19 tax returns or later

To find out more, visit the Australian Government website: [Click here](#)

With interest rates at an all-time low, now is the perfect time to take advantage of this opportunity. Get in touch with me today to discuss your eligibility and I can help you with a competitive home loan.

Kind regards,

%signature%

**Template name: Property insights and reports**



Hi ,

Here at %BUSINESSNAME% we always want to provide the best service we can to our valued clients!

We have access to sophisticated property and land search tools which allows us to generate customised reports on your property and the area you live, or a property and area you are potentially interested in. These in-depth property insights will reveal real estate trends such as property sales history, rental data, and property ownership information to help you make your next property purchase decision.

We want to support you through every step of your financial journey so reach out today if you would like a customised report or to discuss your other finance needs.

Kind regards,

%signature%

Instructions on how to send these emails are on the Wiki: View [here](#)  
Please contact your Broker Support Manager if you would like help sending to your clients.