

**mortgage  
brokers  
consolidated**

- Housing loans
- Investment loans
- Commercial loans
- Refinancing
- Motor vehicle & equipment leasing
- Advisory services

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*“Secure your future”*

“I’ve missed over 9000 shots in my career.

I’ve lost almost 300 games.

26 times I’ve been trusted to take the winning shot..and missed”

“I’ve failed over & over again in my life ..and that’s why I succeed”

.... .Michael Jordan



# mbc newsletter

April 2010

**Did you know...** Since 1990 there has been 58 interest rate changes.. as of twelve months ago interest rates hit the lowest level since 1961 thanks to GFC and global economies trying to adjust..

We all know rates are cyclical and governed by the state of our economy and the global markets and that competition forces the hand of many lenders. The key is to be aware of what you can afford and what your lifestyle demands are when borrowing in a means to accumulate assets .

Today’s market sees many attractive packages on offer with discounts off variable rate products up to .70% and .15% off fixed rate products , Nil establishment , Nil application , Nil valuation , Nil monthly administration & Nil transaction fees and throw in the fact that interest rates at normal levels are still under 7.5%pa for both variable and short to medium term fixed rate products and we are in a pretty good market..we just have to adjust to the previous 12 - 18 months and work on the next 12 – 18 months.

*Knowledge in any industry is power so if you want to find out more , just call!*

**Interesting and positive news.....** You may have heard of the “two speed” economy. If not then you certainly will over 2010. More specifically the phrase reflects a view that resource states like Western Australia & Queensland will power forward over 2010 and beyond , underpinned by strong demand for commodities from China & other Asian countries. Good news for Queenslanders...”demand” for our resources will have a flow on effect to our economy through business and the housing sector in particular.

**Knowing the difference...** “The difference between a good residential & commercial broker and a great one...a great broker understands their customer’s overall financial needs , not only the debt requirement , but , transactional banking needs , risk management , protection , “thoughtful planning” and is seen as a trusted advisor that is proactive in improving their client’s “financial health” !