



Approved Financial Consulting Pty Ltd
A.C.N 106 051 389
Ph: 1300 761 957
Fax: 1300 761 958
Mobile: 0418 872 043
Email: admin@approvedfinance.com.au
Web: www.approvedfinance.com.au



Craig Mills Lisa Inness Peter Zischke Laurie Lynch

The cost of living is escalating. Petrol prices have hit an all-time high and Interest Rates appear to be on the rise. Have you considered maybe locking in your Home Loan with a fixed interest rate, enquire now about the positives and negatives of Fixed Rates and give the office a call to discuss your personal situation.

The good news is that we've decided to ease the pain for one lucky client by giving away \$10 000.

All you have to do to enter is book a Free Mortgage Health Check, refer a friend or family member to receive a copy of this newsletter or a Free Mortgage Health Check, or refinance your home or investment loan. You will then be entered into our competition automatically.

Our New Zealand competition was drawn on 31st July, and we'd like to announce that the lucky winner is Keith Sims, NSW. Congratulations Keith, we're sure you'll have a memorable time across the Tasman and enjoy all that warm Kiwi hospitality.

This issue of Finance Matters features some great ideas to help you pay off your mortgage faster. Learn how a little imagination and some discipline could help you save thousands of dollars in the long term. And have you ever wondered how an independent valuer puts a price on your home? This issue explains exactly what valuers look for when they make an inspection, and gives tips on how to increase the value of your home. Whether you are purchasing or refinancing a home, an independent valuation can help you negotiate the best price, reduce risks and save money.

If you would like more details about the articles in our spring issue, please don't hesitate to contact the office. And of course, if you need help with your finances, you are always our top priority.

We hope you enjoy the spring issue of Finance Matters.

Kind Regards

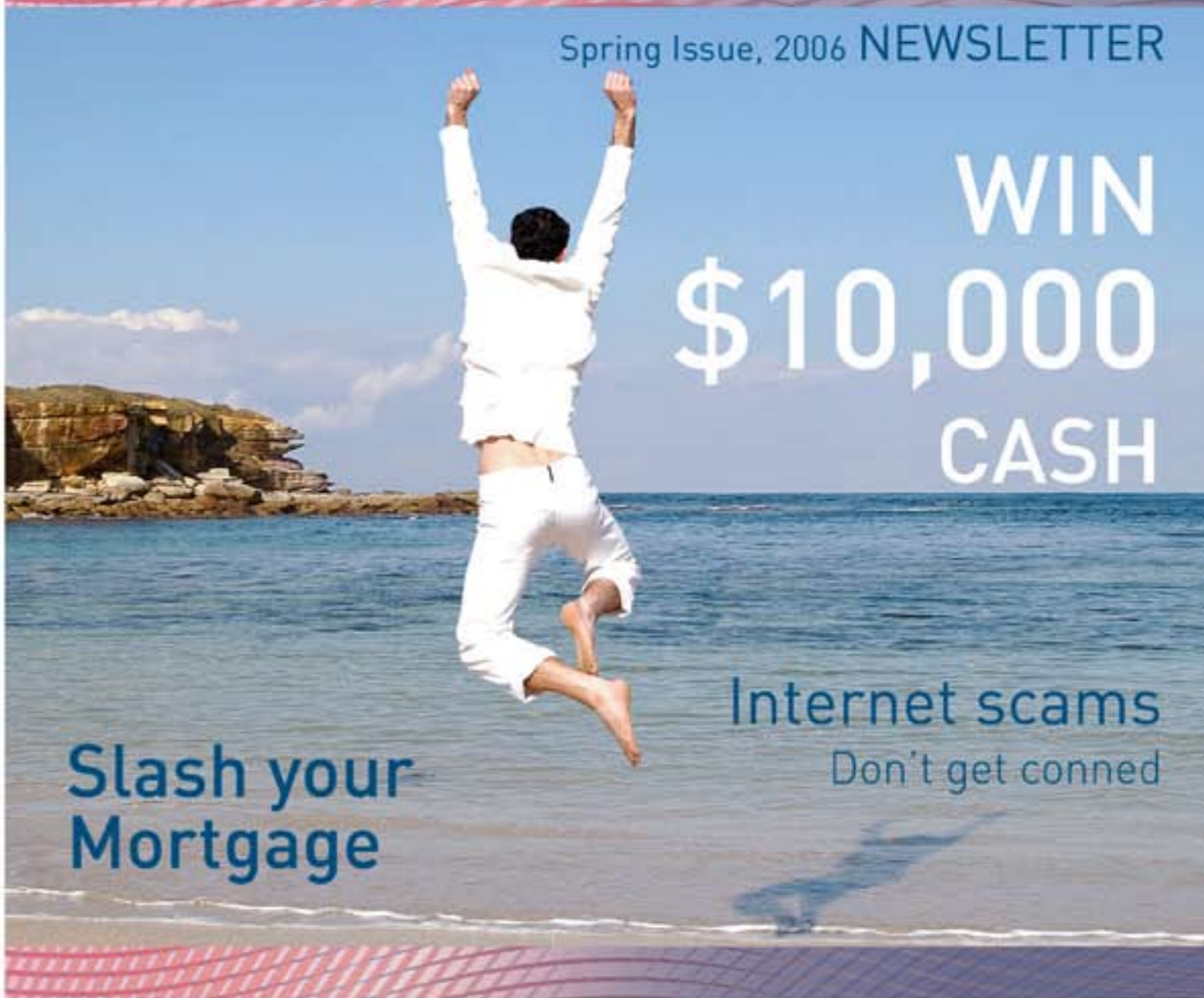
Craig Mills C Dec
Managing Director



The right advice, combined with the right funding, can make the difference between realising an opportunity and missing out on it. Your financial circumstances are in some way, great or small, unlike anybody else's. So any funding structure should reflect this fact. The finance should be made to fit you, not vice versa. This approach is what separates brokers from bankers. And it's a fundamental one.

FINANCE MATTERS

Spring Issue, 2006 NEWSLETTER



Slash your Mortgage

WIN \$10,000 CASH

Internet scams Don't get conned



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