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Welcome to the 2006 Winter Issue of the Finance Matters Newsletter.

Do you know anyone that's caught on the renting merry-go-round, who would love to buy a home but is struggling to get that deposit together, do them a favour and let them know that we can help them with a No Deposit home loan. Remember we do not charge a fee for our Home Loan service so what have they got to lose by talking to us.

Tax time is fast approaching and should be in the forefront of our minds, if you're looking for interest in advance products, leasing etc contact us now to get things moving.

In considering our financial health there is an article on personal insurance. Most Australians would never consider purchasing a home without insuring the building and contents, yet many will take on a mortgage without considering insuring themselves against loss of income due to sickness, injury or death; call the office if you're interested in these services.

We all need to take a break now and again so why not see how many times you can enter the competition for a wonderful trip to New Zealand. It is one of the most beautiful and diverse holiday destinations in the world. This trip includes a Maui Motor Home for 7 days, air flights, tickets for adrenaline pumping activities and a cruise on Milford Sound.

You will receive an entry into this competition if you have referred a friend or family member to us, and it does not matter whether they utilise our services or not.

It is advisable to see where you are financially placed for the upcoming year. Lenders are always changing their products and there just might be something new that will benefit you, so call the office today to see if your current loan products are still suitable for your situation.

Please enjoy this Winter Issue.

Kind Regards

Craig Mills C Dec
Managing Director



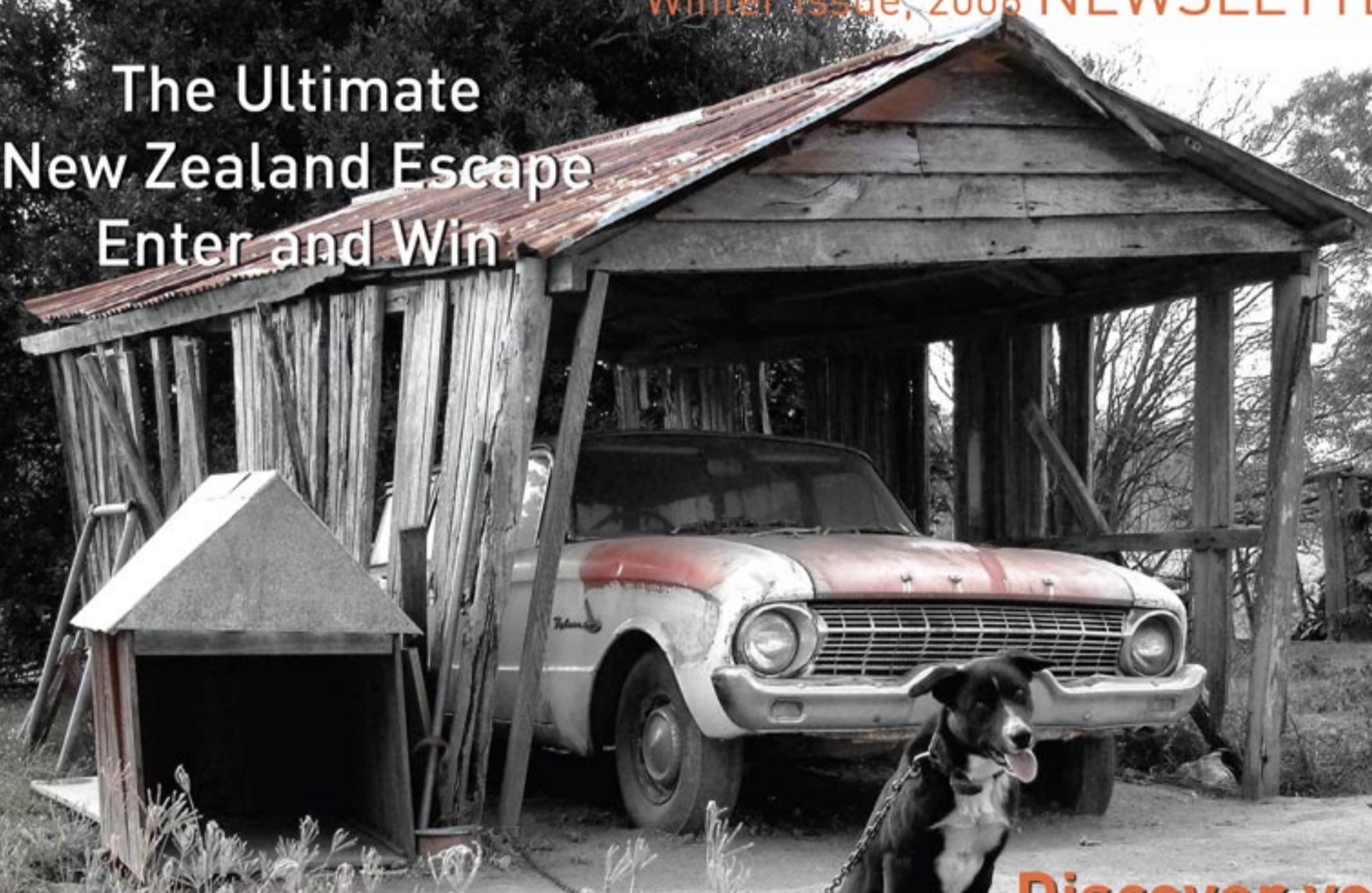
FOR ALL YOUR LENDING NEEDS

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

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The Ultimate New Zealand Escape Enter and Win



Discover your
credit history

Chained to your landlord?
No deposit home loans now available



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