# Give your loan a Health Check!

# When was your last home loan health check?

Circumstances can change, leaving your home loan less suitable than it was originally. A home loan health check can reveal if you're paying too much.

## What's involved?

My Mortgage Professionals can do a full home loan health check for you either in person or over the phone. We check if your loan is still competitive and still suited to your individual needs.

Having an expert do this for you can also take the stress out of the process for you. It is advisable to get this check done at least once a year, or if your circumstances change.

## Questions to ask

Be aware of what you want checked. Think about the following when you speak to us:

- Am I paying an unreasonably high interest rate?
- Am I paying high fees?
- Am I happy with the service I receive?
- Does my loan give me the features I need?
- Am I paying for features I don't use?
- Have my financial circumstances changed?

### **Benefits**

A home loan health check is obligation free. Your home loan features could be improved or you could find yourself with a more competitive interest rate. A better payment structure could also be introduced, making your repayments more manageable.

Checking the state of your current loan could uncover the possibility of taking out additional finance, which can consolidate any other debt you may have or help you purchase an investment property.

Call us today for your obligation free Home Loan Health Check



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