



Mortgage Brokers Australia

Dear Valued Client

Christmas in July has arrived with MBA with some great decorating offers.

MBA's office is located just off James Street, near the café and movie precinct, and a huge range of home furnishing stores. We believe in supporting and developing good relationships with local businesses, so we've teamed up with Vertigo furniture and homewares to offer MBA clients a \$100 discount voucher.

The media has been talking of how fast Queensland is growing, so we have included some figures to support these claims!

Our Winter Newsletter has a lender update and reminders. This provides information on new loan products available and also any current special offers from lenders.

The internet is a great source of information. We've included six fun and useful search ideas. Try them on different search engines and see the different results.

Remember MBA is giving away free movie tickets, see page 2.

We appreciate your feedback on this newsletter and are happy to discuss any lending topics with you. Simply contact us in person, by phone, fax or email.

Winter Public Holidays

RNA Show Holiday 17 August 2005

IN THIS ISSUE

- Public Holiday
- \$100 discount voucher
- QLD's population growth
- Search engines
- Lender Update
- Free Movie Tickets

\$100 Discount Voucher



Vertigo is offering MBA clients \$100 discount on any furniture or homewares purchased from their showroom at 57-65 James Street Fortitude Valley (voucher on page 2).

Their modern furniture is compared to the likes of SPACE furniture but for a fraction of the price, they are also able to make to order and have fantastic apartment packages available.

If you are unable to pop into their showroom or live outside the Brisbane area, they also have a website: www.vertigoliving.com.au

Population keeps on growing

Population growth figures were recently released by the ABS for each state, and

guess what ... Queensland is still growing at twice the rate of the rest of the states.

Queensland accounted for 34% of Australia's growth despite the state only having 19% of the nation's population.

The figures show the growth for the year ended June 2004 in the Sunshine state as 80,998 giving an estimated resident population (ERP) of 3,882,037.

The ERP is a 2.1% increase on the previous year. The preliminary ERP of Australia cracked the 20 million barrier for the first time and was 20,111,297 a 1.2% increase.

State	Population Increase	% Increase
Queensland	80,998	2.13%
New South Wales	49,242	0.74%
Victoria	61,354	1.25%
Western Australia	32,256	1.65%
South Australia	7,949	0.52%

Six great things to do with search engines

1. Type your name in and see what crazy and unusual results come up.
2. Go to Yahoo.com and type in 'linkdomain:' followed by your website address—that is linkdomain:www.yourcompany. You'll find all the pages linking into your website. This, by the way, is of key importance in getting a top Goggle ranking (pertinent links coming into your site).
3. Doing a proposal or quote? Go to the company website, right click on the logo, select copy, then paste it into your quote (or find it with Google Images).
4. Kids party? Themed party? Go to Google Images to get great pics for your invitation. As above, right click > copy > paste.
5. What's your hobby? Find one online.
6. Type the name of your favourite song and some lyrics after it and presto, you'll have all the words on screen.

IMPORTANT: This is not advice. Clients should not act solely on the basis of the material contained in this newsletter. Items herein are general comments only and do not constitute or convey advice per se. The newsletter is issued as a helpful guide to client and is for their private information. Every effort is made to ensure the contents are accurate at the time of publication. We take no responsibility for any subsequent action that may arise from the use of this newsletter. Published by MBA - www.mortgagebrokersaustralia.com.au

Centro on James, Unit 6 182 Robertson Street, Fortitude Valley Q 4006
Tel: 07 3257 2822 Fax: 07 3252 2733

www.mortgagebrokersaustralia.com.au

Lender Update



Don't forget anyone on the ANZ Break-fee package has up to 5 loan accounts, this means for example that if you would like to purchase shares with the equity in your property with a separate loan account, this can be set up with no application fees.



Commonwealth Bank is offering a Water Package Rebate of up to \$600. Available to new and existing Rate Saver customers (excluding 1 & 3 year special Rate Saver) who:

- ✍ Apply for a new funding of \$10,000 or more,
- ✍ Pay an Economiser loan establishment fee of at least \$300 and
- ✍ Purchase an eligible water saving device or devices after the Economiser loan has been funded.



Macquarie Mortgages has released a new product Silver Living – a reverse mortgage. A traditional mortgage converts income into equity in a property. A reverse mortgage converts the equity in your home into income – either as a lump sum or a regular payment.

Features at a glance:

- ✍ You may borrow up to 40% of the value of your home, ranging from \$10,000 to \$500,000.

- ✍ Payments can be lump sum, spread out as regular payments or both.
- ✍ You can choose to have no repayments until the home is sold, or repay interest only each month for 10 years.
- ✍ The interest maybe fixed or variable.
- ✍ On a variable rate with a Deferred Repayment Option, you can repay at any time with no break cost fees.
- ✍ If you decide to move then Silver Living can move with you.

Free Movie Tickets



Remember when refer any friends or family to MBA, please let us know, to ensure you receive your two free movie tickets when the loan settles.

Housekeeping

Have you given our office your e-mail address? If not please send it to:

enquires@mortgagebrokersaustralia.com.au



If you know of anyone else who would like to receive our newsletter or if you wish to unsubscribe from this newsletter, simply contact our office.

VERTIGO CHEQUE - TERMS AND CONDITIONS:

- ? Valid only with a purchase of \$500 or more at Vertigo Living.
- ? Vertigo Cheque is Not Transferable.
- ? Cannot be used in conjunction with any other store sale or promotion.
- ? Must be used by 30.9.05

Date 3.6.05

\$100.00

VERTIGO CHEQUE

Pay Vertigo Living

The sum of One Hundred Dollars Only

Unit 3, 57-65 James Street

Fortitude Valley QLD 4006

OOO MBA ** Please see Terms and Conditions

IMPORTANT: This is not advice. Clients should not act solely on the basis of the material contained in this newsletter. Items herein are general comments only and do not constitute or convey advice per se. The newsletter is issued as a helpful guide to client and is for their private information. Every effort is made to ensure the contents are accurate at the time of publication. We take no responsibility for any subsequent action that may arise from the use of this newsletter. Published by MBA – www.mortgagebrokersaustralia.com.au