



Mortgage Brokers Australia

Dear Valued Client

Welcome to our Christmas Newsletter.

Bring your Christmas or New Years party to life with our fabulous entertaining ideas, for chocoholics – White Chocolate and Marscapone Dip (great finger food) and for those that like a champagne Cocktail – Bellini...



Our Newsletter has updates of the Queensland property market, as well as lender updates and reminders. This provides information on new loan products and any current special offers from lenders.

Find out how you can receive free movie tickets, see page 2.

MBA wish you all a very happy and safe Christmas and New Year.

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.

IN THIS ISSUE

- ✍ Queensland Property Roundup
- ✍ Recipe – White Chocolate and Marscapone Dip
- ✍ Lender update
- ✍ Free movie tickets
- ✍ Recipe – Champagne Cocktail

Old Property Roundup

The Queensland medium house price across all residential types increased 9.26% in 12 months.

Brisbane's annual growth has improved with an increase of 4.6% over the previous 12 months. Affordable areas close, or with very good access, to Brisbane's CBD are performing best.

Sales are strong in areas that are attracting young families as well as inner-city suburbs that are becoming trendy. Investors are recognising suburbs close to the city as having good rental return and potential capital growth.

Affordability is driving activity at the lower end of the Sunshine and Gold Coast markets while multi-million dollar sales are consistent at the market's top end. At the northern end of the sunshine state, the Cairns market also remains steady with continued interest from homebuyers and investors.

The value of residential sales overall was up 6.89% and townhouses, units and apartments increased by over 25% - possibly

reflecting the move by many toward CBD living.

On the auction front, the number of properties sold increased while the average number of days to sell by auction was up by only one day over the figure for August 2004.

Source: LJ Hooker/BIB Shrapnel Residential Property Index August 2005.

White Chocolate and Marscapone Dip

Serving size: Serves 4
Cooking time: Less than 60 minutes

INGREDIENTS

200g white chocolate
150ml cream
2 tablespoons liqueur of choice
250g mascarpone
fruit for dipping, chopped coarsely:
honey dew
watermelon
rockmelon
strawberries
banana

METHOD

Combine chocolate and cream together in small saucepan over medium heat, stirring occasionally until smooth. Stir in liqueur. Cool to room temperature.

Gently beat mascarpone in large bowl. Fold in chocolate mixture. Transfer to serving bowl or Tupperware container to take on picnic. Chill until ready to serve.

Serve with chopped fruit and cocktail sticks for clean and easy dipping of fruit into this delicious dip.



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 clients 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

Lender Update

More family pledge and guarantee products hit the market

Family pledge and guarantee products are designed to allow family members to assist adult children and first home buyers, to lend up to and over 100% of the purchase price. Although they are targeted at the first home buyer, it is not "restricted" to first home owners only and is open to other borrowers.

New entrants to the market are ANZ and ING. While St George and CBA are already offering these products.

New - 5% deposit no savings history required

Many lenders are changing their lending policy. One element is the six month savings history which is no longer required for Adelaide Bank, ANZ, ING and Homeside.

The deposit can now be sourced from the First Home Buyer Grant (FHOG) or another approved third party source.



For a limited time ANZ professional pack – Breakfree – has a 0.7% special offer for new and increased loans drawn down on or before 31 March 2006 (discount available on standard variable loans only).



Macquarie Mortgage Saver is now from as low as 6.59% for loans over \$500,000 with 100% offset accounts also available.

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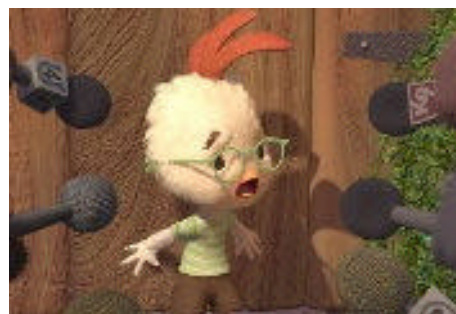


RAMS Low Doc loans have just got even better! 'No Doc' Policy is now available up to 70% LVR.

RAMS 'No Doc' features are:

- ? Available to self-employed borrowers
- ? PAYG applicant can be taken as a secondary borrower
- ? Can be self employed for only one day!
- ? Loans can be used for both regulated and non-regulated purposes
- ? NO Assets and liabilities declared
- ? NO ABN required
- ? NO Income declaration to be signed
- ? Up to \$750k with one security and only available through Genworth for NSW, QLD, VIC, ACT metro security locations
- ? Only available in Genworth postcodes in all cases

Free Movie Tickets



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

Champagne Cocktail Bellini



Serving size: Serves 8

Cooking time: Less than 15 minutes

INGREDIENTS

2 medium peaches (300g), chopped coarsely
½ cup (125ml) peach schnapps
750ml chilled champagne
8 sugar cubes

METHOD

Blend or process peach and schnapps until smooth. Combine peach mixture with champagne in large jug.

Place one sugar cube in each of eight champagne glasses; top with bellini mixture.

Housekeeping

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

enquires@mortgagebrokersaustralia.com.au



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