AlphaLoan Mortgage Group Pty Ltd
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Save Through Refinancing

Whether you're looking to spruce up your property or simply take the sting out of those mortgage repayments, refinancing could be for you.

Refinancing may be a relatively simple process that may involve changing your loan from one lender to another. The mortgage market is very competitive. Lenders continually introduce new packages so it may be in your best interest to have us review your current loan on a regular basis.

Why refinance?

Here are three of the most common reasons individuals may consider refinancing:

- ✓ **Unlocking the equity in your home.** If you would like to begin investing in property but don't have a large cash deposit, refinancing may provide you with the funds you need. Or if you would like to add value to your home, unlocking your equity may be one way to help finance renovations.
- ✓ **Debt Consolidation.** If you have personal loans and credit card debt, you may be able to move all your current repayment commitments into your home loan. If there is sufficient equity in your home, refinancing to repay high interest debts may potentially save thousands of dollars.
- ✓ **A better interest rate.** With uncertainty about a further interest rate rise, you may want to consider locking in a fixed interest rate rather than remain at the mercy of the Reserve Bank.

I want to refinance, now what?

Finding which loans suit your situation may be a quick and easy process. Give us a call. Our loan comparison software may help you identify which loan will be best for you.

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For further information, please don't hesitate to call AlphaLoan today so we can match your needs against 100's of home loans from our panel of lenders, including all the major banks and many more!

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