

- **2. Home loan solutions** are identified and discussed to help you make informed decisions.
- **3. Fixed rate or variable?** We discuss the pros and cons of each, as well as alternative options.
- **4. We calculate a detailed estimate** of the costs associated with your home loan, so you know what to expect.
- **5. Property options are reviewed** such as the type of property you prefer, your ideal location and maximum budget.
- 6. Lenders are recommended based on your objectives. We discuss our
- 7. You provide supporting documentation required by your lender.
- **8.** We take care of the entire application process right through to settlement.
- **9. Negotiation successful?** Provide us with a copy of the contract so we can organise final approval and guide you to settlement.
- **10. Congratulations!** You now legally own a new property.

time for you!

Marcelle Van Der Merwe Finance Professional

0410 311 889 | 08 6323 9207 mvandermerwe@capitafinance.com.au capitafinance.com.au/mvandermerwe



Get a Head Start with Capita

Time for You

Helping you achieve financial freedom is Capita's passion. That means taking the time to understand your ambitions, so we can craft smarter financial solutions for you.

We take the time to listen to your goals, develop custom solutions and care for the small details (and the big picture) so you have time for what truly matters to you.

Capita Can Help

Secure a home loan – by comparing multiple loans from reputable lenders. Build a smarter future – with tailored financial advice.

Complete applications – with as little or as much guidance as you desire.

Free of Charge

Our home loan service is free of charge, as the lender you choose pays us directly. These costs are not hidden in your loan, or anywhere else.

Time to Talk to Capita about finding the right home loan for you

If you'd like us to assist with your next purchase and give you an idea on what you can borrow, please talk to your Capita finance professional today.

time for you!

Marcelle Van Der Merwe Finance Professional

0410 311 889 | 08 6323 9207 mvandermerwe@capitafinance.com.au capitafinance.com.au/mvandermerwe