



SENIORS MORTGAGE FINANCE  
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## The Advantages of a Seniors Mortgage

- Unlock equity in your home
- Receive a cash resource for whatever you need
- Your home is yours for as long as you choose\*
- You always maintain your interest in your title
- Take loan as lump sum or regular payments
- Make no regular repayments
- No monthly fees and no ongoing fees
- Cash reserve facility
- Need not affect your Centrelink benefits



Unlock your  
financial wellbeing™



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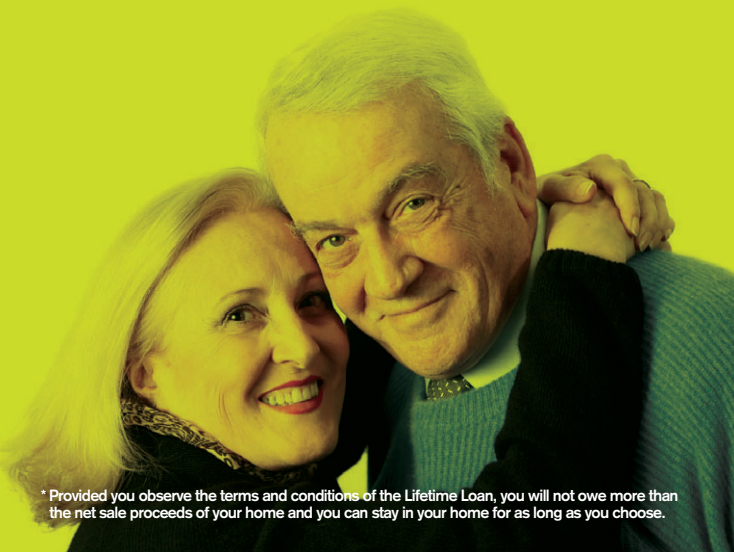
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Accredited by  
**SEQUAL**

Accredited Representative of  
**ASF** AUSTRALIAN  
SENIORS FINANCE  
LIMITED  
The Home Equity Release Specialist

\* Provided you observe the terms and conditions of the Lifetime Loan, you will not owe more than the net sale proceeds of your home and you can stay in your home for as long as you choose.



# Unlock your financial wellbeing™

Today, many people over 60 are finding that an SMF Loan is giving them new freedom to unlock their accumulated wealth. Unlike some other loans, you don't have to sell your home and title remains in your name.

## How does an SMF loan work?

It's simple. If you own your home outright, and are over 60 years old (or a couple, one of you being 60 and the other 55) an SMF Loan allows you to borrow up to 50% of your home's value.

You can use the loan to fund anything you need, for example:

- Renovations and maintenance
- Health Care
- Pay off credit cards
- A new car
- Education costs for grandchildren
- Pay out an existing mortgage
- An overseas holiday

The choice is entirely up to you!

Best of all, unlike standard loans, there are no regular repayments of either interest or capital during the course of the loan. This makes it a great way to pay out an existing mortgage or credit card debt.

In fact, unless you decide to voluntarily pay out the loan there are no further payments until you (or your executor) sell your home.

Our peace of mind Loan Repayment Guarantee also means that your total repayment can never exceed the net sale proceeds of your property.

## How Much Can You Borrow?

The amount you are able to borrow depends on your age and property value at the time you take out your loan. There is a minimum of \$10,000 available, and the percentage borrowed is based on the age of the youngest person.

The table below, gives some examples of the **maximum** loans available at a given age.

Age	Maximum % of Value
55	10%
60	15%
65	20%
70	25%
75	31.25%
80	37.5%
85	43.75%
90	50%

## Your House, Your Choice

You can choose to take out a Seniors Mortgage as a lump sum, regular payments or a combination of the two. A cash reserve facility is also available.

So, just sit back and think of the possibilities that are available to you; A dream holiday, or renovations maybe? Helping your children with a deposit on a home? Perhaps your grandchildren with their education? A new car? Or a Boat?

Endless! That's the only way to describe your imagination.



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