

# 2 BEDROOM TOWNHOUSE



## How much could my Monthly Loan Repayments be?



### 3/98 Queens Road, Warrnambool

Home sweet home. This 2 bedroom townhouse with single garage is privately tucked away in great little spot not too far away from Centro shopping precinct.

This delightful property has a great open plan kitchen with quite a large dining area. The galley kitchen has a new oven accompanied with stainless steel gas hot plates and a good amount of cupboard space. This room is heated with a gas heater. The adjoining lounge is warm and cosy which captures Northern sun and is also heated with a gas heater.

There are 2 bedrooms, the master offering a WIR and semi ensuite. The bathroom which has two way access has a bath and is home to the loo. The

Through a sliding door from the kitchen dining there is a great covered entertaining area which captures the morning sun, this paved area is a great little breakfast nook or bbq area for lazy summer nights. The yard is an exceptional size and is landscaped with a lovely garden.

|                |            |
|----------------|------------|
| Purchase Price | \$ 249,000 |
| Interest Rate  | 4.29%      |
| Years of Loan  | 30         |

| Deposit | Loan Amount | Monthly Payment | Weekly Payment |
|---------|-------------|-----------------|----------------|
| 0%      | \$249,000   | \$1,231         | \$284          |
| 5%      | \$236,550   | \$1,169         | \$270          |
| 10%     | \$224,100   | \$1,108         | \$256          |
| 15%     | \$211,650   | \$1,046         | \$241          |
| 20%     | \$199,200   | \$985           | \$227          |
| 25%     | \$186,750   | \$923           | \$213          |
| 30%     | \$174,300   | \$862           | \$199          |
| 35%     | \$161,850   | \$800           | \$185          |
| 40%     | \$149,400   | \$738           | \$170          |
| 45%     | \$136,950   | \$677           | \$156          |
| 50%     | \$124,500   | \$615           | \$142          |

The information is provided as a guide to assist in understanding the mortgage payments with a property purchase or refinance. Other monthly/annual charges may apply but are not included above. No allowance has been made for the fees associated with the purchase of the property, such as Stamp Duty, Legal Fees, LMI etc.

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\*This document does not contain advice. The information contained in this document is of a general nature only and does not take into account your particular objectives, financial situation or needs. All figures shown are estimates only, calculated using the rate and term shown. Different amounts (of loan) and different terms will result in different comparison rates, and other fees or waivers may also affect the cost of the loan. To view a comparison rate schedule, contact your local Homeloans Accredited Mortgage Consultant. This information is not to be used or relied upon (nor substituted for) financial advice. No warranty is given in respect of this information and Homeloans, its associated companies, agents or employees will not be liable in any way with respect to decisions or actions taken by you having regard to this information. Maurice Graham is a credit representative (CR No. 422678) of Homeloans Ltd (Australian Credit Licence No. 247829).

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