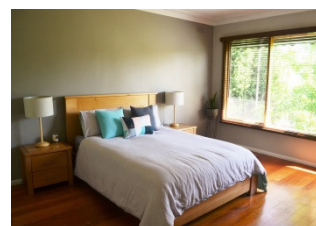


FABULOUS 4 BEDROOM



How much could my Monthly Loan Repayments be?



48 Garden Street, Warrnambool

Wow, A great affordable family home with four great size bedrooms located in a friendly area North of Warrnambool. This triple fronted home has a lovely façade decorated with English box and Silver Birch behind a welcoming picket fence.

The home has a good size entrance complimented with polished wood floors. To the right of the entrance is the Master bedroom which is extremely generous in size and offers a wall of BIR.s. To the left of the entrance down a passage are 3 other very good size bedrooms 2 offering BIR's.

At the end of the passage is a great size bathroom which has separate shower, bath and vanity and is located close to the laundry just off the kitchen through a door.

The gorgeous kitchen/dining is located at the hub of the house with vinyl wrapped kitchen cupboards and calming green laminex, complimented with stainless steel oven and hot plates. This area spills out into spacious sun lit family room which has built in cupboards, split system and a cosy wood fire for the cold winter nights. There is a sliding door which leads out onto and paved undercover area which is very well sheltered from the weather elements.

The great size bathroom has separate shower, bath and vanity and is located close to the laundry just off the kitchen next to the passage which houses the bedrooms.

The yard is a perfect family size and there is a good size single garage lock up garage. There is even a pot belly for the blokes.

The property is located a 5minute drive to Centro or K'Mart, 5 minute walk to the milkbar and 5min drive to Warrnambool College.

Purchase Price	\$ 319,000
Interest Rate	4.08%
Years of Loan	30

Deposit	Loan Amount	Monthly Payment	Weekly Payment
0%	\$319,000	\$1,538	\$355
5%	\$303,050	\$1,461	\$337
10%	\$287,100	\$1,384	\$319
15%	\$271,150	\$1,307	\$302
20%	\$255,200	\$1,230	\$284
25%	\$239,250	\$1,153	\$266
30%	\$223,300	\$1,076	\$248
35%	\$207,350	\$1,000	\$231
40%	\$191,400	\$923	\$213
45%	\$175,450	\$846	\$195
50%	\$159,500	\$769	\$177

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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