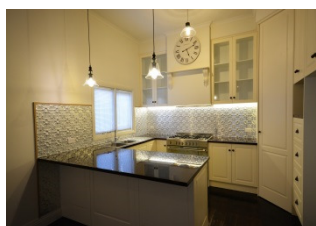


CENTRAL & O.M.G



How much could my Monthly Loan Repayments be?



51 Barkley Street, Warrnambool

Completely renovated and absolutely gorgeous 2 bedroom cottage located close to the beach & CBD.

From opening the gate greets a flourishing formal garden and a wide deck area sheltered by good size veranda decorated with lace fret work. A stained glass front door leads into a stunning polished floor hallway with freshly painted dado and walls.

Off to your left is a good size living and kitchen area. The breath taking kitchen is just sparkling and spectacular with fresh cream vinyl wrap pantry, cupboards and draws accompanied with a deep black burgundy high gloss bench top, pressed metal splash back, large stainless steel oven and dishwasher. Decorated with elegant lighting and warmed with split system heating and cooling

To the right of the passage are 2 bedrooms, the front bedroom could be converted into a 2nd living area and has a beautiful fire place with surround. The 2nd bedroom also has beautiful fireplace and surround and incorporates a spacious WIR with lead light window.

Through a door at the rear of the passage is a new bathroom room with a mix of modern and French provincial, with a luxury extra-large shower head. The laundry is just as gorgeous with high gloss bench tops and pressed metal surround. The back entry has a row of linen cupboards and even the toilet is cute!

The very low maintenance rear yard is paved and under cover and will delight for evening get togethers. There is plenty of room in the side yard for a double garage or extension.

Purchase Price	\$ 339,000
Interest Rate	3.99%
Years of Loan	30

Deposit	Loan Amount	Monthly Payment	Weekly Payment
0%	\$339,000	\$1,616	\$373
5%	\$322,050	\$1,536	\$354
10%	\$305,100	\$1,455	\$336
15%	\$288,150	\$1,374	\$317
20%	\$271,200	\$1,293	\$298
25%	\$254,250	\$1,212	\$280
30%	\$237,300	\$1,132	\$261
35%	\$220,350	\$1,051	\$242
40%	\$203,400	\$970	\$224
45%	\$186,450	\$889	\$205
50%	\$169,500	\$808	\$187

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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Homeloans

*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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