

Stop Paying Your Landlord's Mortgage!

It's staggering when you think about the cost of living, especially if you rent, instead of own, your own home.

Let's say, for example, that you pay \$1,000 a month for rent. Over the next three years, your property Landlord will have reaped \$36,000 of your hard earned cash! You're paying their mortgage when you could be building equity in your own property.

What if I don't have the money to buy a home right now?

There are many loan programs available that offer low and no down payment options. Some programs permit gift money as a deposit, or allow family to contribute with the equity in their own homes.

Take advantage of the First Home Owners Grant.

The government provides a grant of \$7000 for first time home buyers to assist with the purchase of a owner occupied dwelling. Your Mosaic Mortgages consultant will be able to guide you through the process.

Take advantage of reduced Stamp Duties.

Depending on the cost of your new home the government also provides reduce stamp duty on the mortgage and transfer. Mosaic Mortgages can provide an estimate of costs to ensure you to have sufficient funds to complete the deal.



YOUR LANDLORD LOVES YOU
Because You're Paying His Mortgage !

**If your rent is \$1,000 per month ...
You'll GIVE your landlord \$36,000 over the next 3 years !**

Take advantage of the First Home Owners Grant

We can Arrange :

- No Deposit Home Loans
- Loans using gifts from family or friends
- Loans using a guarantee from family

**CREDIT PROBLEMS ?
NO PROBLEM !**

If you're ready to STOP watching your hard earned money slip away ... **CALL US TODAY !**

FREE Service !  **We Can Help !**

MOSAIC mortgages
putting the pieces together

ALL AREAS • WE COME TO YOU
Phone: 07 3366 0177 • Mobile: 0403 976 700
email: info@mosaicmortgages.com.au

www.MOSAICmortgages.com.au

contact Michael ...

for a **FREE CONSULTATION.**