



MyMortgage

Options, Advice, Service and Price

WHAT TO EXPECT AFTER SETTLEMENT

We're so stoked our Team could be a small part of getting you into your new property!!

Once settlement day has passed and you've moved into your new home and have had time to catch your breath, there are a few things to think about:

- 1** You might notice your new loan takes a few days to look "fixed" or your first repayment is a bit random. Some banks treat the small amount of interest you accrue before your first payment as interest only, so it will iron itself out by your second payment. Get in touch with us if not!
- 2** You may have some post settlement conditions that need your attention, we will work through these with you, and get them ticked off with the bank.
- 3** We're always here to help with anything mortgage related. You may find you want to increase your repayments ongoing, or you want to pay a one-off lump sum or your jobs change, you have a change in family situation or decide to move overseas. Whatever it is, we want your home loan working for you.
- 4** If anyone you know is looking to buy a home – they must be as awesome as you so, please do put them in touch!

How we will help you ongoing!

- 1** With the expiry of each fixed rate, we'll be in touch prior to check in with you and see how you're going, and complete a review on your situation if anything has changed
- 2** We'll then give some advice around the best fit in line with your goals
- 3** If anything changes significantly – get in touch with us. We can help if you decide to sell (and set up your next move), buy a second property, or consider a build or investment property
- 4** If you'd like to borrow some additional funds (i.e., if your home value increases or you'd like to do renovations) talk to us about how that works. We're here to support any additional lending options you may need
- 5** Every time we review your situation, we'll ensure your bank is the right fit for you. At that stage, we might consider some other options – so if you'd like to consider refinancing, we have all the options and can help make that easy too.

Enjoy your new home!

THE MY MORTGAGE TEAM

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