



Bones about loans

the **houndherald**

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Leader of the Pack



As well as providing you with a comprehensive selection of loans to choose from, **The Loan Hound** will regularly keep you updated of changes, and provide you with tips and advice in its monthly e-zine and quarterly print newsletter – to subscribe to the e-zine please visit our website www.theloanhound.com.au



But it's not just home loans! At **The Loan Hound** we also provide the following services:

- Personal loans
- Car loans
- Low Doc loans for self employed people
- Business and commercial loans
- Loan protection insurance
- Household insurance



Visit www.theloanhound.com.au to find out more about services offered by **The Loan Hound**.

www.theloanhound.com.au

Welcome to the first edition

Those of you who have been avidly following **The Loan Hound online blog (which is now at www.loanhound.info) may remember that in February this year some changes for the future were announced.**

The first stage, which was previously announced, included securing a larger selection of lenders for our customers to choose from. The final stage of those changes has now come to fruition and we are delighted to announce the opening of our very own Mortgage Broking business, **The Loan Hound!**

The Loan Hound operates from lake front offices on Brebner Drive, West Lakes, opposite West Lakes Shopping Centre & AAMI Stadium. We are also in the process of taking on more staff to better service our customers.

It's an exciting time and these changes at **The Loan Hound** will not only give you greater choice, but you will have peace of mind knowing that you are in safe hands. Our highly professional and dedicated mortgage consultants will talk you through your options

in 'plain English' so you can make informed decisions on your loan.

Feel free to contact us if you have any queries and pass on our details to any friends, family or colleagues who you think may benefit from **The Loan Hound's** highly professional mortgage planning services.

We look forward to working with you in the future!

Adam Hindmarch

Adam Hindmarch
Director/Principal Mortgage Consultant
The Loan Hound



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PROPERTY IS POPULAR WITH INVESTORS WHO WANT TO GROW THEIR ASSET BASE OVER THE LONG TERM. THE APPEAL IN PROPERTY FOR INVESTMENT USE COULD BE IN THE TAX BENEFITS IT MAY OFFER, POSITIVE CASH FLOW OR CAPITAL GROWTH

Research what you want to achieve with a property investment portfolio; what type of property will best suit your requirements; which geographical areas will be suitable for your portfolio; also, purchasing and on-going costs. It is also important you become familiar with the real estate market in the area you are buying so you can make a well informed purchase.



www.theloanhound.com.au

Seek advice from your Accountant, Financial Planner and a Real Estate Agent. Your Mortgage Consultant will liaise with your Accountant and Planner to ensure your loan structure complements their advice and recommendations in relation to tax strategies.

For more look at: www.theloanhound.com.au

BUYING A PROPERTY AT AUCTION

A contract signed under Auction conditions will not include a Finance Clause Condition (i.e. purchased subject to finance approval) to protect you in the event that finance cannot be obtained. This means you need to be confident you will have finance approved so you can settle on the property should you be successful.

At Auction the property is sold to the highest bidder above the reserve price. The reserve price is the minimum price the Vendor is willing to accept for the property. Once bidding has reached the reserve price the property is "on the market" and will be sold to the highest bidder above the reserve price.

For more information go to: www.theloanhound.com.au



Location location location!



Sifting through the doom and gloom of the worst financial crises in our modern history, the good news is interest rates are currently at an all time low. Plus property prices have dropped, giving investors and home buyers some potential 'bargain-buy' opportunities.

For the canny investor, the outlook is particularly good. According to the Real Estate Institute of South Australia (REISA), Adelaide's tightening vacancy rate is well below the national benchmark of 3%, so renting out your investment shouldn't be too much of a problem.

Although there is an increase in renters becoming first home buyers, international student numbers as well as overseas migrants on regional visas all add to the demand for rental property in Adelaide.

Buying an investment property is a lot easier than you think, but it is very important to fully research the suburb you intend buying in. To make things simpler The Loan Hound can provide you with a free report

on any suburb you are interested in and can put you in touch with Real Estate professionals in that area. We can also put you in touch with property taxation experts who will help you achieve the best from your investment.

Another factor to consider for your investment is the rentability of the property. Whilst REISA recently highlighted that anecdotal evidence from property managers suggest properties under \$250 p/w are in high demand, more expensive or larger properties could have the potential for greater capital growth or even subdivision potential in the future.

Vacancy rates for areas surveyed by REISA in June 2009:

- City: All city and North Adelaide only – 0.91%
- West: Suburbs west of West Terrace and South Road, and up to Port Road – 1.10%
- South: Suburbs south of and bounded by South Terrace, Glen Osmond Road, Anzac Highway, and South Road – 1.72%
- East: Suburbs east of the city square, between Payneham and Glen Osmond Roads, excluding the Hills area – 1.15%
- North: Suburbs north of North Adelaide, between Port and Payneham Roads, turning into Lower North East Road – 1.19%

Don't forget too, you'll need to factor in other costs such as management fees, strata costs and council rates.

If you are buying a property for investment purposes only there are a wide range of investment loans, varying from simple to fully featured loans giving you flexibility and security when interest rates rise. At The Loan Hound, we know that 'one size' does not fit all! We will not only find a loan which best suits your requirements, but we will make the process as simple as possible taking care of all the paperwork for you.

Finally, it might be appropriate to mention at this point some recent advice given by Property professor Peter Koulizos, Sessional Tutor, School of Commerce, University of South Australia.

"There has never been a better time to buy property. How many times have you heard this catch phrase from property spruikers and slick sales people? Well this time, it is true! You can take it from me, as a person who doesn't sell property but lectures in property and most importantly, personally invests in property, "There has never been a better time to buy property."