

theloanhöund

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REFINANCING

Refinancing is the process of changing lenders but the security provided to the new lender (i.e. your house) does not change. It can often be a practical way to achieve new goals or to meet your needs as your circumstances change over time. It is important however that refinancing is done for the right reason as it will incur costs and costs which you should not incur unnecessarily.

When considering refinancing it is important that you consider the question – does your current home loan still best suit your needs now and in the future? After consulting with **theloanhöund** we will be able to determine if refinancing appropriate to your circumstances and needs.

The following checklist and box below will assist your mortgage consultant assess if your current home loan the most appropriate for you

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1. Would you prefer to be paying off your home loan quicker? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you been satisfied with your current lenders service | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you considering starting an investment property portfolio or adding another property to an existing investment property portfolio? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have your circumstances changed since you established your loan or since you had your last home loan review? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Do you have any personal credit facilities such as credit/store cards or personal loans which you would like to pay off now? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Would you like to plan or start home renovations? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Are there other reasons you may need to increase your home loan, such as the purchase of a car, planning a holiday or event such as a wedding? | <input type="checkbox"/> | <input type="checkbox"/> |

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