

KEYSTONES



Keystone - the stone that holds all the other stones together

April 2004 Issue 7

The newsletter for Keystone Lending Pty Ltd
A.B.N. 67082103259
PO Box 434
BELMONT NSW 2280
Ph: 1300 88 5515 Mobile 0425245515
Don Gray



NEW PREMISES

We have moved;

Our new address is:

Suites 1 & 2
527 Pacific Highway
BELMONT NSW 2280

Phone is still: 1300 88 5515
Fax is now: 0249 454838
Mobile is still: 0425 24 5515

If you are in the area please feel free to drop in and say hello

THE SERVICE THAT KEYSTONE LENDING PROVIDES IS FREE

**Keystone Lending
Phone 1300 88 5515**

PHONE CANVASSING

In these financial times it is interesting to note that some mortgage brokers are employing phone canvassing companies to obtain their clients.

This is usually done by some-one phoning you to participate in a survey. Once you have completed the survey they request a meeting be set up to discuss ways of reducing your mortgage.

This can sometimes be a good thing, however I have recently had some clients who have been approached in this manner and it wasn't until their loan had gone through and been approved that they discovered fees to the broker of some \$4000 to \$7000.

At Keystone Lending our service and consultation is free of charge. Our fees are paid by our lenders at no additional cost to you. You receive the same rates and products from Keystone Lending as you would if you went directly to the lender.

If you receive one of these calls please do not hesitate to contact us as we will be able to assist you in your requirements.

INTEREST RATES

Once again interest rates are in the news - will they or won't they increase.

We do not know!

However we at Keystone Lending can help ease your mind and guide you through the advantages and disadvantages for your individual situation.

ADD-ON LOANS

At Keystone Lending we pride ourselves on trying to be your one place to contact for all your loan requirements and this includes add-on loans, sometimes referred to as top ups.

We want you to contact us should you be considering borrowing more funds for whatever purpose.

We will always endeavour to place you back with your existing lender as we have already given you the right loan and believe you should stay there. However there are times when your existing lender may no longer provide you with the service or products that are best for you. We will then look around and find a new lender for you.

JAMES HARGRAVE

As part of our ongoing commitment to providing service to our clients we are sharing our office with James Hargrave of Mawson Securities.

James is a fully accredited Financial Planner and we have enclosed some information on his services.

Some of you have already had experience with James and we highly recommend his services.

THANK YOU

A very BIG thank you to all those people who continue to refer other people to me - I treat that as a great compliment because it means I have done the right thing by you

Phone Don or Tony today on

1300 88 5515

A.B.N. 67 082 103 259