

Debt Consolidation

Significant savings can be achieved by consolidating all your finances under the one umbrella. Home loan rates are generally lower than those of credit cards, personal loans, car loans or overdrafts. By combining all of these into one home loan you are reducing the amount of interest your pay...

Why pay extra interest when it's not necessary? When applying for a personal loan or similar, usually the Banks don't suggest consolidating the smaller loan into your Home Loan.

Why? They are paid to make money for the Bank! Loan Advisory Service works for you, not the Bank, our service is free.

Example:

Per Month

Credit Card

\$2,000 limit

16.95% interest

\$100.00

Store Card

\$1,500 limits

23% interest

\$115.00

Mortgage

\$100,000
8.5% interest

30 year term
\$768.90

Car Loan

\$15,000
12% interest

5 year term
\$333.67

TOTAL =
\$1,317.57

Per/month

You may create a saving by consolidating all debts into one loan, and one low interest rate. The total loan is now \$118,500 (@7.5%) over 30 years.

The repayments are reduced to \$828.57 per month. This creates a reduction in payment of \$489.00 per/month, releasing money for better quality of life.

For Personal and Professional Service

Contact Us Now