

# Do you have the right *pre-approval* to put an offer on a property?

## 354 Huia Road, Titirangi

Nestled peacefully on sun-kissed flat land at 354 Huia Road, this property is an iconic local gem.

- 3 Bedrooms
- 2 Bathrooms
- 1 Garage Space, 1 Carport + 2 Off Street Parks

Price By Negotiation



When it comes to buying property there's no such thing as too much research. Your local real estate agent can provide you with lots of useful background information on the neighbourhood and can get you up to speed on similar sales in the area. At the same time, I can help you organise a home loan pre-approval to give you the confidence to make an offer.

- **Work with over 20 lenders** – to ensure you're aware of your maximum borrowing capacity
- **Organise a pre-approval** – essentially giving you the green light from a lender to spend up to a certain amount
- **Put you in a much better negotiating position** – by ensuring your finance is approved with the right lender for your needs.
- **We understand each lender's criteria.**  
I know who will lend you the amount you need to secure the property you love.

This table shows you what your monthly repayments will be

LOAN \$000S	900	1000	1100	1200	1300	1400	1500
4.00%	\$4,297	\$4,774	\$5,252	\$5,729	\$6,206	\$6,684	\$7,161
4.50%	\$4,560	\$5,067	\$5,574	\$6,080	\$6,587	\$7,094	\$7,600
5.00%	\$4,831	\$5,368	\$5,905	\$6,442	\$6,979	\$7,516	\$8,052
5.50%	\$5,110	\$5,678	\$6,246	\$6,813	\$7,381	\$7,949	\$8,517
6.00%	\$5,396	\$5,996	\$6,595	\$7,195	\$7,794	\$8,394	\$8,993
6.50%	\$5,689	\$6,321	\$6,953	\$7,585	\$8,217	\$8,849	\$9,481
7.00%	\$5,988	\$6,653	\$7,318	\$7,984	\$8,649	\$9,314	\$9,980
7.50%	\$6,293	\$6,992	\$7,691	\$8,391	\$9,090	\$9,789	\$10,488
8.00%	\$6,604	\$7,338	\$8,071	\$8,805	\$9,539	\$10,273	\$11,006
8.50%	\$6,920	\$7,689	\$8,458	\$9,227	\$9,996	\$10,765	\$11,534
9.00%	\$7,242	\$8,046	\$8,851	\$9,655	\$10,460	\$11,265	\$12,069

Monthly repayments (principal and interest). Based on a 30 year loan. Figures are indicative only as individual contracts may vary.



In partnership with



**Make the call, let us do the legwork and save time.**

Nicole Hyde, Mortgage Adviser  
 M: 0275 654 426  
 nicole.hyde@loanmarket.co.nz  
<https://loanmarket.co.nz/nicole-hyde>