

RECORD LOW INTEREST RATES



1 TIME TO REFINANCE

THIS IS A GREAT TIME TO REFINANCE AT REALLY LOW RATES, CONSIDER LOCKING THEM IN WHILE THEY'RE LOW!



2 LENDING MARKET

LENDING IS A COMPETITIVE MARKET SO DON'T BE AFRAID TO ASK FOR A BETTER DEAL



3 BEST RATE

BROKERS AND INDEPENDENT LENDERS MIGHT BE THE WAY TO GO AS THEY'RE OFTEN ABLE TO OFFER YOU MORE COMPETITIVE RATES AND PRODUCTS



4 REFINANCING

IT'S NOT JUST YOUR HOME LOAN. THINK ABOUT POOLING TOGETHER YOUR CAR, PERSONAL AND CREDIT CARD LOANS TOO AND MAKE THE MOST OF THESE RATES.



5 EXIT FEES

CHECK THE FINE PRINT ON EXIT FEES OR ANY EXISTING LOANS AND MORTGAGES



6 DON'T OVER EXTEND

JUST BECAUSE MONEY IS CHEAP DON'T OVER-EXTEND YOURSELF. INTEREST RATES AND LENDING AMOUNTS WILL CHANGE AND YOU DON'T WANT TO FIND YOURSELF WITH MORE DEBT THAN YOU CAN MANAGE

