

A NOTE FROM MARTIN WALMSLEY

Principal Mortgage Broker

I hope everyone is keeping safe and well as we head into the Easter break, especially after the recent wild weather we've experienced along the east coast. If you have been affected by storms or flooding, or are experiencing financial difficulties as a result of ongoing COVID lockdowns or other circumstances, it's important to know that lenders have provisions in place to assist borrowers experiencing hardship. Many also offer disaster recovery support and grants. If you require any assistance, please don't hesitate to contact us and we'll help point you in the right direction.

I'd also like to advise that NBS Home Loans will be closed over the Easter long weekend. After a busy and challenging 12 months, we are taking a short, well-earned break to spend time with family. I will have limited access to respond to urgent messages during this time and will respond to all other messages upon my return.



ONE AGENCY NBS REAL ESTATE UPDATE

We're excited to announce that our first open home was held over the weekend, and it was a great success with offers already received. If you are thinking of selling, please give us a call to chat about how we can help you.

Don't forget we also offer discounted property management services within 20km radius of Seven Hills or Gosford. Our property management fees are 4% + GST for NBS Home Loans clients (or 3% + GST for granny flats), or 5% + GST for non-NBS Home Loans clients.

INTEREST RATE SNAPSHOT AS AT 29 MARCH 2021

Owner Occupied Loans from:

Fixed: 1.79% (comparison 3.33%)

Variable: 2.19% (comparison 2.20%)

Residential Investment Loans from:

Fixed: 2.19% (comparison 3.84%)

Variable: 2.44% (comparison 2.45%)

There are also several lenders offering cashback on eligible refinances, with offers of up to \$3000 cashback currently available. (T&Cs, eligibility criteria, and normal lender assessments apply.) Call 0434 103 326 for more information.



SPOTLIGHT ON LOCAL BUSINESS: MAJESTIC PLUMBING SERVICES

This month, NBS Home Loans is proud to shine a spotlight on a great local business owned by one of our clients. Located in Baulkham Hills, the team at Majestic Plumbing Services pride themselves on always being fair, honest, and upfront with customers. Whether you have a blocked drain, burst pipe, leaking tap or no hot water, Majestic Plumbing Services are ready to help with their 24/7 emergency service. They even offer pension and seniors discounts. For assistance, call Josh on 0410 615 799.

INTEREST RATE ALERT

We are often asked what is happening with interest rates. While rates have remained at record lows for quite some time now, there have been numerous press articles in recent weeks indicating that rate rises are likely in the near future to help cool an overheated property market. We have already seen several banks increase their longer-term fixed rates in the past week, and we expect that other banks may soon follow suit.

What does this mean for borrowers? If you have been considering fixing your rate, you may wish to move sooner rather than later. If you are applying for a fixed-rate loan, you may also wish to consider the rate lock option; This option allows you to lock in a fixed-rate for 90 days in case the rate changes between when you apply and when your loan settles.



WHAT OUR CLIENTS ARE SAYING

Marty is AMAZING! He was super helpful from the second we started the refinance process to the final day. We had some hassles with both banks and Marty did all the hard work and discussions on our behalf. Highly recommend NBS.

- R Cannington