

# W·H·BLAKEMORE & CO. GAZETTE

W.H. Blakemore & Co., Mortgage Brokers. PO Box 875, Bondi Junction NSW 1355  
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• Est 1970

ABN: 50 102 664 305

Jan 2018

## THE NSW NON-BANK MORTGAGE FINANCE ALTERNATIVE

(No Lending Restrictions here)

Fr **6%** p.a.



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### - BORROWERS - COMMERCIAL • RESIDENTIAL INVESTMENT NSW

#### Recent Headlines...

- Listing surge points to slowdown in Sydney residential and unit markets tumbling from recent peaks. AFR Su Lin Tan 6/12/2017.
- Rates to rise in latter half of 2018. OECD. David Uren Aust 29/11/17.
- Housing affordability gets worse Australia's decade long debt binge has left the nation with the worlds fourth highest household debt. Household debt to income recently hit a new record high of 193.7%.
- Dollar set to fall as RBA's Lowe signals rate rises could be years away as the US Federal Reserve presses on with its policy of normalisation --- a scenario that could push the Aussie down to 67c by the end of next year according to Morgan Stanley-- David Roger Aust 22/11/2017.
- Chinese buyers go cool on Australian homes RBA. Jonathon Kearns. Chinese demand for Australian residential property has eased because of tighter capital controls imposed by Beijing and tougher restrictions on Mortgage lending by local Banks. SMH 21/11/17.
- Super House Prices Explained. Reserve Bank Governor Philip Lowe has lent credence to the rise of the Superstar City a phenomenon Sydney and Melbourne and other world hotspots are part of and which appear to rationalise house prices beyond the effect of lower interest rates. The other factor unifying Sydney, Melbourne, Vancouver, Auckland etc was "significant" foreign investment into residential property. AFR 23/11/2017.
- Westpac moves on lenders after APRA, warning. Westpac Group will upgrade its key measures for assessing property borrowers capacity to service their debts amid intense pressure from regulators to provide better insights into household financial commitments and. Vulnerability to financial stress. AFR 23/11/17.

**Small self managed super fund lenders first mortgage rate from 6 % 2-3 years LVR 65%**

**Second Mortgage 8-12% pa 1-2 years LVR 70% up to \$750K**

**Low doc immediate settlement one month early discharge little red tape flexible**

#### SUMMARY FIRST MORTGAGE FUNDS

**W.H. Blakemore & Co.**

**Residential (Pty Ltd & Trusts)**

**Non-bank Mortgage Finance**

**From 6 % p.a. interest only fixed 1-3 years 65% LVR up to \$3 million.**

**Commercial**

**From 6 % p.a. interest only fixed 1-3 years 65% LVR up to \$3 million.**

**Securities may Include**

**Special use (Tenpin Bowling, Car Wash etc.). Land (Lots). Boarding Houses. Company Title.**

**Fibro Beach Shacks. Studio Apts (under 50m2). Bridging Finance.**

**Reverse Mortgages. Industrial. Country Towns – NSW.**

**- LENDERS -**

**This office has a long history of providing quality first mortgage investment proposals to lenders showing good yields,**

**Low LVR and sound borrowers. These investments are non-code loans. \***

**CONTACT Bill Blakemore Mob: 0408 223 985**

Australian Credit License No: 388221

Accredited member FBAA no. 2839 - Accredited member FOS No. 15133

Managed Investment Act 1998 (MIA) and Legal Profession Amendment (Mortgage Practices) ACT 2000

Indicative Rate

Subject to the Conditions of the \* National Consumer Credit Act 2009

Conditions Apply