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4/256 Nicklin Way, Warana qld 4575 07 5437 8806 ABN 43 139 506 345

I Love Candles

Kawana Shopping World - Nicklin Way, Buddina

I love candles are seeking to become a one stop shop for as many natural products as possible. We love all products that are natural and will strive to give our customers a large variety to choose from.

We manufacture our own candles and soap. This makes our product unique and exclusive to us.

Merry Christmas 2008



Plan for 2009
How to get the most \$ out of today's market?

Properties Sold

15 Richmond Pl,
Minyama
4br 2bth 2car

12 Dominica Pl,
Kawana Island
4br 2bth 2car

10 Saba Pl,
Kawana Island
3br 2bth 1car

275 Nicklin Way,
Warana
5br 2bth 2car



Facts In Finance December, 2008.

With Christmas once again fast approaching, it is promising news that the Reserve Bank are tipped to lower rates again this week. It is estimated that the official cash rate could be cut by a further 1.25% in the month of December.

If you are currently renting or are looking to branch into an investment property, this could be the perfect time to really maximize the benefits on offer and take advantage of much lower interest rates. For First Home Buyers in Queensland you are now also eligible for \$14,000 and nil stamp duty up to a \$500,000 purchase price.

On an average \$350,000 mortgage, the Principle & Interest (P&I) repayments currently are as low as \$537 per week. If the interest rates are cut by a further 1.25%, that could see P & I repayments reduce to \$471 per week.

Some leading economists are predicting interest rates will fall below 4% by Easter and we have seen the start of this already with several lenders today offering a 1 year fixed rate at 3.99% which would see the same repayment reduced to \$385 per week.

If you are paying \$385 per week in rent, you could be paying off your own home instead of renting at the same repayment on this 1 year fixed special, even without having saved a deposit. Food for thought!

For more details and assistance with your home loan, contact Brad Nolan of Eastern Financial Solutions on 0410 574505 for a no obligation, free, review of your finances. *The above information is supplied by Eastern Financial Solutions*

This information is only the views of the writer. It is advised that everyone seeks their own independent advice before obtaining any type of finance.

Ocean Reach on Kawana Island

priced from \$475,000 to \$810,000



For more information call



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