

Property



SJG1823774

with **Jan Franklin**

DON'T be fooled by negative talk!

This is the best time to look at purchasing your first home, considering the boost with the first home buyers grant and the fact that interest rates are at an all time low.

Whether upsizing or downsizing, your changeover price is what you should consider, just like when buying a new car.

Firstly, if you own your own home, talk to us about an appraisal of your property. Next, talk to your financier about the level of spend you will be most comfortable with and then, make an appointment to look at the homes in your price range.

Unless you are a tradie, look at buying the home that requires the least amount of money to be spent on it and then you will know you can comfortably achieve the mortgage repayments.

This is an enjoyable time. It should be fun, so don't be put off by negative talk. There has been a lot of money made in quiet times, so do your homework, then get on with improving your situation. A home is your best financial and personal security.

Good luck and talk to us soon.

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