



Are you after smarter loan advice? Did you know that your financial structure needs to be able to adapt and change as you do? Welcome to Urbantech Finance our flagship financial services business. While many brokers in the market have access to the same lenders and products, our Loan Technicians understand the many variables required to create you the right financial structure in order to achieve your short and long term wealth goals. As our client we'll always make sure that you achieve your maximum purchasing power and that you borrow for tomorrow, not just for today. As loan consultants and investors we understand what smart finance is all about and with Urbantech Finance you'll be able to significantly improve your financial wellbeing.

Call us today to experience our fresh approach and innovative solutions.



#### Urbantech Finance

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Stop Renting!

# Why continue to line the pockets of your landlord?

With every month it's the same story. You work hard, you get paid and then a huge chunk of that hard earned money goes straight to paying someone else's home loan. Disheartened, you are determined to start saving for a deposit, again, but how are you supposed to pay rent, pay bills, buy groceries and save?

## If you're tired of the same old vicious cycle, Urbantech Finance wants to help.

### Who is Urbantech Finance?

Urbantech Finance is a young, dynamic, passionate team of finance consultants, committed to finding you a home ownership solution. At Urbantech Finance we understand the often complicated process of purchasing a home. Through our unique personalised focus, we spend the time to understand your needs and desires. Coupled with our fresh approach, we'll tailor a financial solution that will assist you now AND into the future. After all, our aim is to help you get started on your home ownership journey.

### No deposit? No Worries!

We can structure finance for first home buyers without a deposit and for people who just don't fit the banks mould. We have a range of no-deposit home loans that will allow you to borrow up to 100-105% of the purchase price. You will have to come up with settlement costs such as property and loan stamp duty, mortgage insurance and legal fees. However, if you are eligible for the first home owners grant you'll be able to further reduce the amount of savings required to purchase your first property.

## So how does Urbantech Finance do all this?

### Finding the right home

While many of our clients are excited at the prospect of looking for their own home, others require a little help. Urbantech Finance can provide you with the research tools and industry contacts to assist you in locating great opportunities. This will ensure that your first home will become a great investment.

### Finding the right finance

Buying your first home is an exciting prospect, although a little daunting. After all, this could be the largest purchase you ever make and mistakes can cost you thousands of dollars, or even the house of your dreams. At Urbantech Finance, our aim is to eliminate any guesswork on your part. Our Loan Technicians can easily explain to you the features of different types of loans, as well as explain interest rates, fees & charges, and terms & conditions, all in a language that you can understand. We have access to the latest and greatest products from over 40 financiers ensuring you get the right finance solution.

### Negotiating the right price

Your home is possibly the most expensive purchase you'll ever make, and while you may only purchase a home once or twice in a lifetime, we do it all the time. Using our knowledge and expertise we can assist you to negotiate lower purchase prices and favourable purchase conditions which, could save you thousands.

### Stop renting right now

**Why continue lining the pockets of your landlord, when you could be lining your own. In your own home you are the boss, you make the decisions. So hang your pictures, paint your walls, upgrade your décor, buy that puppy you have always wanted and say good bye to rent increases, condition reports and lease agreements!. And know that your first real estate purchase could help put you in your landlord's position someday.**

### Settlement right on time

Take the hassle out of your legal requirements by having all the contracts prepared and checked by an Urbantech Finance approved conveyancer. Once contract execution is complete, we'll contact you with your settlement date and keep you informed of your finance process. Upon settlement, all you need to do is collect your keys and move in!