

NEWSLETTER

Welcome to the first edition of our Charity First Newsletter. We hope to bring this to you on a half yearly basis to keep you up to date with what's happening at Charity First.

Loyalty Incentive Bonus

Effective from 1 July 2006 we will be rewarding borrowers that remain loyal to Charity First by giving them a 0.3% pa discount on their loan after it has been with us for five years.

To receive this discount just contact the Charity First Office near the 5th annual anniversary of your home loan, and request a Loyalty Incentive Bonus form to complete and return. We will then apply the discounted interest rate to your loan.

Unlike many other lenders or banks that give a discount for say, three years, then charge a hefty premium for the next 22 years, at Charity First, we believe in giving our customers a great interest rate not only at the beginning of their loan but also throughout the life of the loan!

New Web Site -
www.charityfirst.com.au

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 PO Box 537, Hurstville BC NSW 1481
 P: 02 9579 5026 F: 02 9585 9933
info@charityfirst.com.au
www.charityfirst.com.au

Donations 2005/6 of over \$72,000...

Charity First are proud to announce that with your assistance we have donated over \$72,000 to the following recipients:-

- Hope Street	\$11,910
- RLC – Aboriginal Church Building Fund	\$10,000
- Christian Blind Mission Int.	\$9,133
- Baptist World Aid	\$6,500
- Baptist Youth Ministries	\$5,000
- Compassion	\$5,000
- Mercy Ministries	\$5,000
- Pennant Hills & Cherrybrook Christian Education Assoc.Inc	\$3,900
- Parkside Baptist Church	\$3,476
- Tea Gardens Baptist Church	\$2,563
- Georges River Community Baptist Church	\$2,500
- Kariong Baptist Church	\$1,034
- Salvation Army	\$1,011
- Cancer Council of NSW	\$924
- Liverpool Christian Church (Vantage Community Services)	\$770
- Austism Spectrum Australia	\$680
- Fusion Community Care	\$520
- Soul Survivor NSW	\$520
- Blacktown Baptist Church	\$400
- MAF	\$280
- The Bible League	\$260
- Westmead Children's Hospital	\$227
- Youth off the Street	\$127
- National Heart Foundation	\$127
- RSPCA	\$127
- Lifeline	\$127
- Australian Red Cross	\$127
- World Vision	\$127

Total Year 2005/2006 \$72,370

CHARITY FIRST NEWSLETTER

Supporting others first

New Loan Product

Charity First are constantly reviewing and updating their loan products to better meet the demands of our customers. We are happy to announce that we now have the following loan option available:-

Full Doc (LVR 100%)

This means that borrowers can now apply for a full doc loan (complete documentation) for 100% of the amount required to borrow – no deposit required.

This is great news for those people new into the housing market who have not managed to save up a deposit but have the income to make required repayments.

Charity First Team

Many of you would have met or spoken to either John Sandilant or Rhoda Mitchell throughout your loan application. Both are dedicated to promoting Charity First and helping people not only through financing their loans but also through financially assisting charities and other organizations. If you know of anyone in the market for a home loan give John or Rhoda a call or pass on their information.



John Sandilant
Business Development
Manager

M: 0400 500 111



Rhoda Mitchell
District Manager
North West Sydney

M: 0433 993 003

Current Interest Rates

As a result of the Reserve Bank increasing interest rates, Charity First has had to adjust interest rates accordingly.

Effective from 8 August 2006 the following interest rates are applicable:-

- Full Doc (5% deposit) – 7.18%
*(Comparison rate: 6.97%)
- No Doc (30% deposit) – 7.18%
*(Comparison rate: 6.97%)
- Lo Doc (20% deposit) – 7.38%
*(Comparison rate: 7.17%)
- Full Doc (0 deposit) - 7.38%
*(Comparison rate: 7.17%)
- No Doc PAYG (30% deposit) – 7.48%
*(Comparison rate: 7.27%)

* NB: Comparison rates shown above are based on a loan of \$150,000. Different amounts and terms will result in a different comparison rate. For more information refer to our website which will be updated shortly with the new Comparison Rate Schedule or call John Sandilant or Rhoda Mitchell at Charity First.



“I was hungry and you gave me something to eat, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.”

Matt 25:35-40

News Flash

Charity First can now direct 100% of the broker's commission to your church or mission outreach! So make sure you tell your church elders, friends and colleagues about Charity First and how together we can help spread God's Kingdom! WOW!