



07 3264 7100

## NEWSLETTER

Issue # 47 Sept-Oct 2023

### Explore the various pathways as we guide you through your options

Many potential sellers, both owner occupiers and investors, have been holding back out of fear that they won't be able to find a suitable home to buy. There are a number of pathways open to our customers. A couple of weeks ago existing customers were under so much mortgage stress they took up the invitation to get in touch with us. These customers not only have their own home, they also have two investment properties and other debt. We were able to help these customers, and many just like them, to save over \$2000 a month which gave them back their life!! We were able to refinance all 3 properties at a much lower interest rate and use the equity in those properties to consolidate their car loans and other debt straight into their home loans.

If you feel your back is against the wall - don't stress! We have lost count of the number of customers we have been able to move to a new financier offering a far more comfortable repayment.



**Remember, you DO NOT have to move your bank accounts to the new financial institution.**

We can also provide you with recommendations to our referral partners which include, Conveyancing, Accountant, Financial Planner, Real Estate Agents / Property Managers, Building & Pest Inspector, and low interest Vehicle Financing to name a few.



**Take positive action by picking up your phone and calling us today on 3264 7100.**

#### A NOTE FROM TRACIE

*Hi there,  
Thank you to everyone who has recommended us on Social Media sites.  
We have been thrilled to help everyone looking to refinance and to set in motion a Plan of Action for First Home Buyers.  
We are so grateful to you all.  
All the best, Tracie*

#### INSIDE THIS ISSUE

Explore various pathways	1
Mum & Dad Investors	1
Spotlight on Small Business	2
First Home Buyers	2
Understanding Deceased	2
Estates & a Power of Attorney	3
Social Media Update	3
Refinancing Options	3
Keto Chicken Curry	3
Smoke Alarms Compliant?	4
Bushfire Plan ready?	4
Tracie's Update	4

#### Mum & Dad Investors jump into the market

*Higher than average property growth over the last five years is driving Mum and Dad investors back into the market place as they initiate their plan for future retirement.*

*The 3 top areas for a very quick rental turnaround time across the country are: Toowoomba, the Mandurah Region south of Perth and Ipswich in Brisbane's West. These sought after areas have also experienced strong equity growth between 7% to 11%. Indication suggests this growth pattern will continue into the future.*

**DON'T MISS OUT!  
Call us on 07 3264 7100**

07 3264 7100 | [www.cornerstonehomeloans.com.au](http://www.cornerstonehomeloans.com.au)

## Spotlight on a Small Family Businesses - Plumbers

Family owned plumbing enterprises provide personalised service and attention to detail. They are committed to offering their customers quality workmanship which is second to none.

Most small business owners support their local communities by providing sponsorships and charitable donations for fund raising activities.

It is refreshing to know how flexible small business are when it comes to response times, particularly to those emergencies that are unexpected and need to be dealt with immediately.

If you are in need of a plumber we suggest you give both of these exceptional plumbers a call to see who you believe will best suit your needs:

GAVIN DORAN on 0409 879 475 OR  
DAVID STACKELBERG on 0408 881 879.



## FIRST HOME BUYERS LOVE CORNERSTONE HOME LOANS



**We specialise** in assisting First Home Buyers through the exciting, yet daunting process of buying their very first home. Whether you are renting and feeling the burden of rent increases, or living at home and saving your deposit, we can help you to achieve your ultimate goal.

The key to buying your first home is getting a home loan. We will explain, in simple English, the difference between a Pre-Approval, Conditional Approval and an Unconditional Approval. If you have saved only a small deposit, don't be discouraged, there are many options which may be available to you. We will run some numbers based on your information and we can set up a **personalised plan** to get you to where you want to be sooner.

We will also discuss any Government Grants and discounts available for First Home Buyers. Once you are armed with the very best advice available we can move forward. **Knowledge is Power!**

You can call us at any time with questions. Flexibility and compromise are positive companions. Please call us on **07 3264 7100** or you can email Tracie, her email address is: [tracie@cornerstonehomeloans.com.au](mailto:tracie@cornerstonehomeloans.com.au)

## Understanding Deceased Estates and a Power of Attorney

**Did you know that on any contract you cannot put a deceased person's name? Did you also know that "Matters Affecting Property" should be ticked "yes"?** This is because a deceased person is no longer a legal entity.

**What do you write instead?** This will depend on how the deceased party owned the property. If it is **Joint Tenants** on the title, the right of survivorship will apply. Most husbands and wives sign a contract as Joint Tenants' which means the shareholding of the deceased will pass onto the surviving partner. You will need to ensure that your real estate agent inserts a death clause on the contract. You should ask your solicitor or conveyancer to provide this clause for you to pass onto your agent. If the ownership is **Tenants in Common or only one Person on the Title**, you will need the executor of the estate to sign on behalf of the deceased party. It will be (executors name) as personal representative (with number, if provided) on the paperwork.

**Can a person with a Power of Attorney sign the documents instead of the executor of the estate?** The simple answer is no. With deceased estates the power of attorney is no longer valid. A power of attorney is only for someone to act on their behalf whilst they are alive. Once they have passed, it will then depend on the Title tenancy.



## SOCIAL MEDIA UPDATE

We have been overwhelmed with the response from our local FB Community pages. We are so very grateful to our existing customers for taking the time to encourage frustrated home owners who were looking for an experienced Broker.

We love to help these people who are weighed down by the stress and worry of seeing their lifestyle drastically change by the massive increases to their mortgage repayments and cost of living expenses.

From recommendations to our Cornerstone posts, potential customers take the first step by picking up the phone and calling us to see what we can do to assist them.

We can almost feel their stress evaporating as we guide them through the process by providing positive options to reduce their loan obligation. For some, we have been able to save them over \$2,000 per month!

A heart warming experience for us is when we read recommendations from our happy customers.

*Thank you so much for bringing joy to all of us here at Cornerstone Home Loans.*



## REFINANCING OPTIONS

We have been delighted to do so many **Home Loan Health Checks** for our existing customers on their mortgage.

A **Home Loan Health Check** is where we review your own mortgage to see if you still have the best rate with your lender. Sometimes we can obtain better pricing with your current lender. Other times it might be more beneficial to refinance your home loan.

If you read our last Newsletter, you will have read that we are currently working our way through our entire Database to both update your details and to see if you would like us to try and get you a lower interest rate to save you money now. Our Database is massive so this initiative will take months to complete. **We don't want anyone to miss out!!**

**You can queue jump** by phoning us direct on 3264 7100.

Some of our recent customers have been with us since 2002!!! The value of their homes today has allowed us to refinance a small amount on their own home and to use their home equity to buy one or two investment properties for a comfortable future retirement.

Some customers want to do home improvements, buy a car, add a shed or simply go on a much needed holiday. By refinancing to a lower interest rate all of these may be possible.

## Keto Curry Chicken with Turmeric Rice



### INGREDIENTS:

- 1 tbsp. coconut oil
- 8 chicken drumsticks or thighs
- 2 tbsp. of curry paste
- 400 ml canned coconut cream
- 2/3 cup of liquid chicken stock
- 2 Kaffir lime leaves (optional)
- 60 grams baby spinach leaves
- 1/2 small red onion - thinly sliced

### Cauliflower Rice:

- 1 tbsp. coconut oil
- 1/2 tsp ground turmeric
- 500 grams of cauliflower rice - fresh or frozen
- Pinch of salt and pepper to taste

### METHOD:

1. In a large frypan, melt oil, add onion and chicken and cook for 10 minutes, until golden brown. Transfer to a plate.
2. Add the curry paste to the pan. Cook, stirring for 1 minute until aromatic - add chicken and stir to coat - add onions, cream, stock and lime leaves - bring to a simmer. Reduce heat to low and simmer uncovered for 40 minutes until chicken is tender. Stir through spinach.
3. **Cauliflower rice:** Heat the oil in a medium saucepan over high heat. Add turmeric and stir for 30 seconds or until aromatic. Add the cauliflower and 1/4 cup of water. Reduce heat to medium and cook, stirring occasionally for 7 minutes or until water has evaporated. Season with salt and pepper.
4. Serve the curry over the rice.
- 5.

**NOTE:** To make cauliflower rice using fresh cauliflower, trim and coarsely chop one large cauliflower. Process with a food processor in batches until it resembles rice.

## ARE YOUR SMOKE ALARMS COMPLIANT?

To prove a property is compliant, the obligation is on the buyer. The buyer may request a Compliance Certificate or complete a compliance inspection. The seller does not legally have to provide a Compliance Certificate, however, if it is not disclosed correctly on the contract, it could become a non-compliance issue, giving the buyer further rights including termination and compensation.





Experience the Cornerstone Difference

Tracie Palmer - 07 3264 7100



Finance Specialist - Cornerstone Home Loans  
Credit Representative #387282 of BLSSA Pty Ltd, ACL #391237

## PROTECT YOUR GREATEST ASSET : PLAN - PREPARE - SURVIVE



Councils across south-east Queensland are calling on residents to prepare for a potentially devastating bushfire season as the east coast of Australia enters 3 years of El Nino weather patterns and drier than normal conditions. Moreton Bay Mayor, Peter Flannery, urged residents to act now by planning their household's emergency and evacuation plan, removing high-risk fuel loads around properties, and preparing emergency kits.

This is a timely reminder to clean out your gutters and any yard debris. "Council is busy as ever working with all Land Managers in our region and the Queensland Fire and Emergency Services (QFES) to execute planned burns that will help protect homes and our natural environment.

Rural landholders should also consider other forms of preparedness, including establishing a fire break around your home.

- If possible, make a fire break around your home using a mower, rake etc.
- Where establishing a fire break involves clearing vegetation (cutting down, burning or other methods) you are required to contact council's: **Development Services team** before commencing any works on **3205 0555** or email: [council@moretonbay.qld.gov.au](mailto:council@moretonbay.qld.gov.au)
- You are also required to obtain a fire permit from your **Local Rural Fire Service** before conducting any burning on private property. **Permits are free.** Perhaps you could consider joining Closeburn or Dayboro Rural Fire Service by contacting your local Warden.

We hope you have found this Guide helpful as you plan to protect your greatest asset as we move from Spring to Summer.

*Information supplied by Moreton Bay Regional Council*

*Hello Valued Customers,*

*If you were able to take a break over the school holidays, we hope you had a relaxing family time together.*

*Don't hesitate to give me a call or you can email me at any time:*

[tracie@cornerstonehomeloans.com.au](mailto:tracie@cornerstonehomeloans.com.au)

*Till next time,*



*Tracie and the  
Cornerstone team*

## CALL US TODAY FOR ALL YOUR FINANCIAL NEEDS

Here at Cornerstone we can help you ...

- ✓ Get a Home Loan
- ✓ Review Your Current Home Loan
- ✓ Refinance your Existing Home Loan
- ✓ Consolidate Debt & Free Up Equity
- ✓ Find a Commercial or Business Loan
- ✓ Car & Equipment Finance

Revised Fee Structure from 1st January 2023	
1. Preapprovals, Purchases & Refinancing	\$990.00 GST incl
2. Top Up Loans	\$550.00 GST incl
3. Construction & SMSF	\$1,650.00 GST incl
4. Guarantor Loans & Bridging Loans	\$1,650.00 GST incl

How to Get in Touch



[www.facebook.com/CornerstoneMortgageBrokers](https://www.facebook.com/CornerstoneMortgageBrokers)



[www.instagram.com/Cornerstone\\_Home\\_Loans](https://www.instagram.com/Cornerstone_Home_Loans)



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