



***“Wealth creation is life’s  
most challenging discipline  
- don’t leave it to chance.”***



**Grant Renshaw**  
Senior Lending  
Manager

***“We have the knowledge to provide you with the opportunity”***

## ***“Realise your Dreams with Advantage Finance”***

### **Introducing Grant Renshaw, your personal mortgage adviser ...**

Choosing a Mortgage Broker can be difficult. However, if you want “The Real Advantage”, then choose the personal, no-nonsense services of Advantage Finance.

Drawing upon 12 years of experience in the mortgage industry, our Senior Lending Manager Grant Renshaw and dedicated support team will assess your circumstances and assist you in obtaining the best possible finance.

As a dedicated mortgage brokerage company, with access to over 30 lenders, we understand current market influences and offer the latest loan finance options. Additionally our website uses a range of fully functional online calculators to assist in aspects such as repayments and mortgage comparisons – ***these calculators can show you how the smallest surplus payment to your loans can lessen the long term interest paid and shorten the effective term of the loan.***

The South Australian marketplace has gradually slowed over the past few months and further slowing is predicted over the coming year. Continual fluctuations in the interest rate suggest that now is a good time to look at your cash flow needs for the next 12 months and use your equity to its full potential. On a personal note, as the property market tightens, values of properties stabilise, meaning less accessible equity for you to use for your benefit. If you want to consolidate high interest debt, you need to add to your property portfolio, perhaps you plan to take that long overdue holiday with the family, whatever your financial goal, we can set a personalised workable strategy in place.

### ***The “True Low Doc Loan”***

A big concern to the self employed is how difficult it is to raise funds. Advantage Finance (SA) has LoDoc products that allow you to access 95% of the current market value of your property. The key to LoDoc is flexibility and simplicity.

Advantage Finance (SA) has the skill and knowledge to guide clients through all their finance options that relates to their specific needs at the time. Part of this challenge is to maintain a constant understanding level with each client to ensure they are in full control of their direction and comfortable with their decisions.

***Take control of your finances today!***

## **“Take control of your wealth today with Advantage Accountants”**

More than just offering access to a better home loan or consolidating debt we can guide you along the path to creating personal wealth. Tina Barresi is a key part of the Advantage Group & operates our Accountancy Division. Tina is fully qualified in her field & she her team currently manage the financials of more than 600 businesses & individuals. Her competence in this area has been established over many years but outside of that Tina specializes in advising our clients on how to manage debt & how to create wealth.

***We think this is a major point of difference between Advantage & others offering loan arrangements only.***



**Nettina Barresi**

Principal  
Accountant

B. Comm (Acc)  
Member NTAA

### **The Advantage Group Pledge to you:**

- To assist you to develop your complete financial goals.
- Personal service – from enquiry to completion.
- Ongoing services for the life of your loan, not just settlement.
- An honest desire to assist you in developing a substantial property portfolio.

Advantage Finance (SA) specialise in lending to the owner/occupier or to the investor for residential and commercial properties.

We will match your financial needs with the best product suitable to you via our International Lenders.

Our funders have “AAA” ratings.

We are a South Australian Company with friendly and professional staff who believe in personal service.

As a valued client you can utilise our services and enjoy the benefits of our experience in the financial market.



“Membership of COSL and the use of the COSL Logo is not and is not to be taken as an endorsement by COSL of the Member, its products, services, or financial position”

# “Realise your Dreams with Advantage Finance”



Keep up to date  
with the latest  
information at  
our website.

With finance product information and our online calculators, this is one website you will want to bookmark and tell your friends about!

[www.advantagefinancesa.com.au](http://www.advantagefinancesa.com.au)

(Not on the web? Call us today and we can make a time to can show you person-to-person).

## Advantage Finance (SA) Online Calculators

The easiest way to compare loans, check loan stamp duty or see what extra repayments will do for your finance is with our calculators.

Go to the Advantage Finance (SA) website and we have twelve fully functional calculators online ready for you to use.

These calculators are interactive – you can adjust amounts, interest rates, terms whatever it is you want to know, and the calculators will give you the answers.

Using this interactive system and our range of loan options, Advantage Finance (SA) can point the way to the best options for your circumstances.



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F: 08 8351 5477

**Country Callers**  
1300 668 710

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