Could your borrowing power be greater than you think?

EVOLVE
HOME LOANS

Small differences in interest rates can have a significant impact on your repayments and borrowing power.

Understanding your options could help you secure a loan that better supports your goals and opens the door to the home you really want.

A cheaper loan means you can afford a better home!

The table below shows the weekly repayments for different loan amounts and different interest rates.

	Loan Amount					
Interest Rate	**$300,000**	**$400,000**	**$500,000**	**$600,000**	**$750,000**	**$1,000,000**
3.50%	$310.68	$414.24	$517.80	$621.36	$776.70	$1,035.60
4.00%	$330.30	$440.40	$550.50	$660.60	$825.75	$1,101.00
4.50%	$350.54	$467.39	$584.23	$701.08	$876.35	$1,168.48
5.00%	$371.39	$495.19	$618.98	$742.78	$928.48	$1,237.96
5.50%	$392.81	$523.75	$654.68	$785.62	$982.03	$1,309.38
6.00%	$414.79	$553.05	$691.32	$829.58	$1,036.97	$1,382.63
6.50%	$437.29	$583.05	$728.82	$874.58	$1,093.22	$1,457.64
7.00%	$460.29	$613.72	$767.15	$920.58	$1,150.73	$1,534.30

The above weekly repayments are based on a principle and interest loan over 30 years for the amount and annual interest rate stated in the table. Different terms, fees, repayment frequency, interest rates or other loan amounts will result in different repayments.

The true cost of a home loan isn't just the purchase price - it's what you repay over time. Kyoh can help you explore your options and navigate the lending process with clarity and confidence!

Kyoh Phillips
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Speak with Kyoh today
Let's explore your options and help you achieve your goals.

Can you afford a better home than you realise?

The lender you choose can significantly impact your borrowing power.

Different lenders assess applications differently, which means borrowing capacities can vary considerably between institutions. Understanding your options before you start house hunting could help you secure a finance solution that better supports your goals.

How Evolve Home Loans Can Help

Access to a wide range of lenders

We have access to over 1,450 home loan options from more than 40 of Australia's major banks, building societies, credit unions, mortgage managers and more.

Compare borrowing capacities

We quickly compare how much you could borrow across multiple lenders.

Identify the right loan for you

We determine the most suitable lender based on your needs to help reduce unnecessary costs.

Support with pre-approval

We help you secure pre-approval with confidence so you can make strong offers on the right property.

Guidance every step of the way

We take care of the hard work and guide you through the lending process from start to finish.

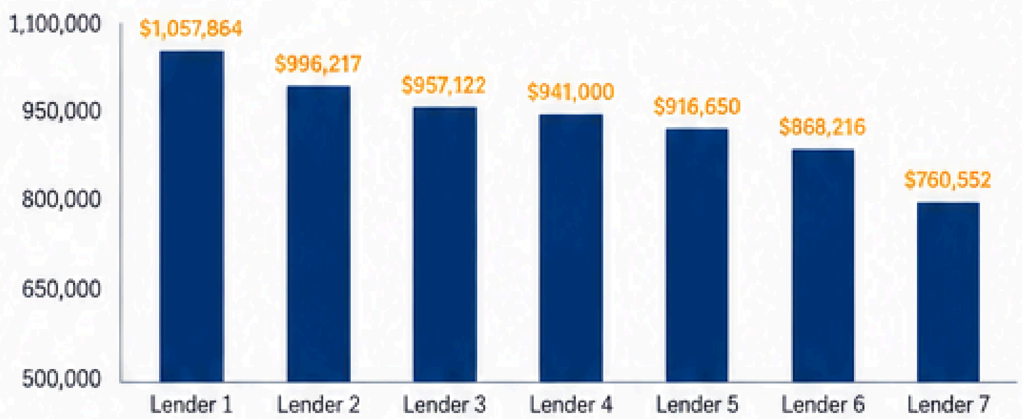
Not All Lenders Assess Applications the Same Way

Different lenders use different policies and calculations, which can result in significant variations in how much they are prepared to lend.

Choosing the right lender before you choose your home could make a meaningful difference to your options.

Don't miss out on the home you really want.
At no cost to you, I can do the hard work of comparing lenders so you can secure the right loan for your needs.

Example Borrowing Capacity Comparison



This example illustrates how borrowing capacities can vary between lenders based on individual circumstances and lending policies. A personalised assessment can provide a more accurate indication of your available finance options.

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