

# Do you have the right *pre-approval* to put an offer on a property?

32 Konini Road, Waitakere

For more information, please scan the QR code provided :



Not all lenders are the same. They vary in lending criteria, which can impact who will lend to you and the amount they may be willing to lend. For example:

## LENDER MAXIMUM BORROWING CAPACITY

A	\$587,742
B	\$629,909
C	\$681,641
D	\$703,447
E	\$721,206
F	\$769,464
G	\$801,851

This scenario shows how different lenders might assess the maximum borrowing capacity of a couple with one child, household income of \$130,000p.a. – the client's ability to buy will be influenced by which lender they choose. These figures are an example only, and will change based on the different lenders considered, and the borrower's personal circumstances.

We always recommend seeking out professional and qualified expertise to assist with individual scenarios. In order to make a recommendation a full assessment would be required. Terms, conditions, fees and charges may apply. Normal lending criteria apply.



**Make the call, let us do the legwork and save time.**

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