

(Anniversary Equity letter)

7 November 2017

«ClientMailingTitle»
«ClientAddressLine1»
«ClientSuburb»
«ClientRegion»
«ClientPostcode»

Dear «ClientGreeting»,

It has been about one year since our office arranged your mortgage. We hope you are still satisfied with the home loan we helped you select.

The purpose of this letter is to review your current mortgage and also give you an indication of the market value of your property. Attached is an RP Data report. Below is a summary of your position based on your new property appraisal price and your current loan balance.

	Original Settlement	Current Appraisal
Date		
Property Value		*
Loan Amount		
% Borrowed		
Equity		

* Refers to indicative value of your property – not a valuation

The estimated range of valuation coupled with the reduction in your current mortgage means that you are in a strong position to make this equity work for you, e.g. renovate, debt consolidation or investing.

Investing in residential property has become topical with our clients and I believe you have the capacity to expand your property portfolio. An investment property purchased today may assist you in paying off your home loan in the medium to long term. The good news is that you do not need to save a deposit. History shows that an investment property purchased today can assist in paying your owner-occupied home loan in the medium to long term. The good news is that a typical \$450k acquisition typically costs you no more than \$50pw to hold. I will show you how to structure the acquisition.

One of my staff will be calling shortly to organise a telephone conference. I look forward to being of service.

Yours sincerely,
“XYZ HOME LOANS”

Bob Smith
Principal

There will be occasions where I would like to send you valuable information relevant to your anticipated property finance requirements, as well as other related offers, tips and opportunities. However, should you wish to receive only certain types of information or nothing at all, please inform me of this on «LoanConsultantPhone».