

JLM

FINANCIAL SOLUTIONS

Curious What Interest Rates You're On? Let's Compare!

With interest rates constantly shifting, now is the perfect time to take a fresh look at your financial situation. Are you confident you're getting the best rate for your circumstances?

As an experienced Finance Broker, I'm thrilled to showcase some of the fantastic rates I've recently secured for my clients:



HOME LOAN RATE -5.90%



INVESTMENT LOAN RATE -6.15%



BUSINESS LOAN RATE -6.84%



Julia Martinelli
Director & Finance Broker, JLM



Dr. Tanya Caltabiano
Owner, The Foreshore Vet

A JLM STORY:

**Commercial Debt Refinance to save
~ \$250k interest costs over 5 years.**

Every client's journey is unique, but today JLM is excited to share a cost-saving success story from one of our high-growth clients: The Foreshore Vet, a Canberra-based veterinary clinic.

The Challenge

The Vet clinic was paying high 'start up' interest rates and was still relatively highly leveraged at ~100%LVR against the commercial property. Like many of my self-employed clients, finding the time to refinance is difficult

How I Solved for It

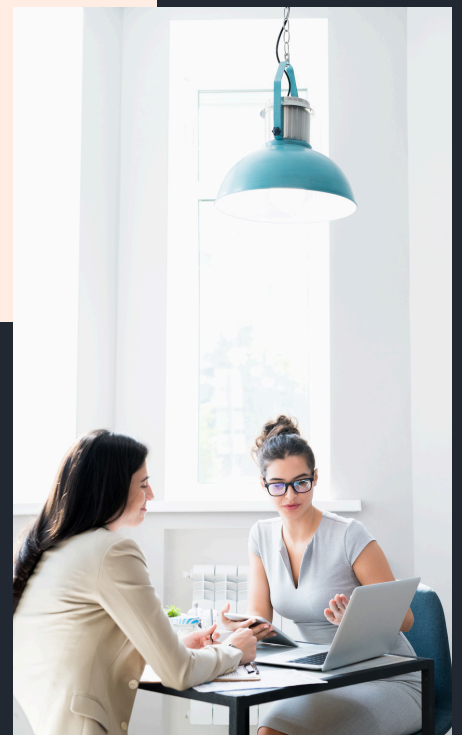
We aimed to ease Tanya's concerns and simplify the process. We gathered all necessary information, I analysed the business's financial situation and identified opportunities to save up to 2% in interest per annum. Additionally, I negotiated with lenders to secure the best rates, fees, and terms of the loan.

The Money They Saved

After restructuring their funding, The Foreshore Vet will be saving \$250k over the next 5 years.

Could You Be Saving Too?

If you are wondering if you are overpaying on your finance, let's chat! I am passionate about helping my clients find the best deals and maximise their savings.



**Get in touch with JLM today.
Even a small difference in rates
can lead to big savings!**

Disclaimer: The information provided herein is for general informational purposes only and does not constitute financial, investment, or legal advice.

 0447 174 656

 JULIA@JLMFINANCIALSOLUTIONS.COM.AU

 JLMFINANCIALSOLUTIONS.COM.AU