



RAMS Home Loan Health Checklist

Simply better

What are your financial goals / objectives for the following 3-5 years?

What do you think your property is currently worth?	\$	
Some questions to consider. Please tick the answers that best describe your individual circumstances.	Yes	No
Have your employment circumstances changed?		
Have your personal circumstances changed? <i>Recently married / had a child/ children / health issues</i>		
Do you have equity in your home? Have you considered using the equity for: <i>Renovations / Debt Consolidation / University or School Education / Deposit for an investment property / shares / holiday / car</i>		
Has your household income grown since taking out the loan? <i>Would you consider the opportunity to reduce the loan?</i>		
Have you renewed your home and contents insurance? <i>Would you like a quote from our preferred supplier</i>		
Do you require Home Loan Protection Insurance? <i>Would you like a quote from our preferred supplier</i>		
Are you planning to sell your home/one of your properties in the next 12-18 months		

If you answered 'Yes' to any of these questions, then perhaps you could benefit from a home loan health check? If you would like to speak to a local home loan expert for information, advice or assistance relating to existing home loans, please contact **13 RAMS that's 13 7267**.