

# Meet the RAMS Adelaide North East team



## Kelli-Rai Howden, Business Manager

Kelli-Rai is a Business Manager with our RAMS Adelaide North East team. She looks after current and new client loans assisting to offer suitable financing options to meet your personal goals. With more than 20 years in property finance and having been a business owner herself, Kelli-Rai understands residential home lending, particularly demands on self-employed borrowers.

Taking into account your overall situation, Kelli-Rai's primary goal is to support you to own your own home sooner. Her knowledge across the RAMS product portfolio means that she can tailor a package to meet your lending needs. Having previously worked with a big 4 bank, Kelli-Rai's broad experience, across residential and business lending, insurance, tax and accounting, means that she brings an understanding of the industry and competing products, which is extremely beneficial to new clients.

Kelli-Rai doesn't know the meaning of 'down time' as, outside of RAMS, she is the Principal Teacher at the Adelaide Academy of Irish Dancing, a Council Member of the Australian Irish Dancing Association and president of the South Australian branch. In her pursuit of excellence, she was State Champion in Irish dancing six times, competed at two world championships and is now a qualified judge at national and international level. When she does have time to relax, she enjoys heading up the River with her family.


## Qualifications


Credit Representative Number 457800  
Certificate 4, Finance & Mortgage Broking

## Locations

### Head office


Payneham South


 8253 1100

 88 Portrush Road  
Payneham South, SA 5070

### Branch office

Modbury

 8265 0031

 928 North East Road  
Modbury, SA 5092

RAMS Adelaide  
North East

**Kelli-Rai Howden**  
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