

FROM DEREK'S DESK

September 2011

It's good to notice that the light nights are coming, the birds are singing and there's life in the garden with the bulbs flowering - Spring is definitely here, apart from the odd hiccup in the weather.

Also the Rugby World Cup has arrived - being an import, it makes it difficult with my allegiances, I want the All Blacks to do well, but also I'm an Englishman, so I'm shouting for them as well, it'll be difficult if they both make it to the final!

Many of the real estate agents are now running their "Spring Campaigns", although slow, there is sign of activity in the housing market, so if you're thinking of moving or buying for the first time - now is the moment. Rates have never been lower for a long, long time, house prices are stable and in some cases lower, plus banks are keen to lend. You should be looking to obtain a "pre-approval", that way you are assured of bank support and know what the terms and conditions are, before you start looking.

We can obtain just as good a deal as you would obtain from the local branch of any of the banks, except Kiwi and BNZ, but being a Registered Financial Adviser, I can provide impartial advice on all the Banks' products that I deal with, whereas the Banks can only advice on their own products - all this at no charge, as well!

Make an appointment now to see me and see what we can come up with!

Derek

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