


# More choice, better outcomes. Finance made simple.

## Here to support you in your purchase of a Cabarita Lakes apartment.

With access to **40+ lenders**, we can compare home loan options and help find a solution suited to both your circumstances and the apartment you're purchasing. Whether you're a first home buyer, upgrading, or investing, we'll guide you through the entire process—from pre-approval to settlement.

## First home buyers: buy sooner with less deposit

Eligible first home buyers may be able to purchase with as little as a **5% deposit** and **avoid Lenders Mortgage Insurance (LMI)** through the Australian Government's Home Guarantee Scheme.

## Save on stamp duty

Eligible first home buyers may receive a **full stamp duty exemption** under the NSW First Home Buyer Assistance Scheme when purchasing properties values up to the applicable threshold. This can significantly reduce the cash needed to complete your purchase.

## Participating lenders on our panel*:

westpac · Commonwealth Bank · nab · ANZ · st.george

**Subject to lender participation, scheme availability and property eligibility.*

## Real example: Buy a $650,000 apartment with approximately $33,265 upfront

**How little could you need to buy?**

Here's an example of how an eligible first home buyer could purchase a $650,000 property using a 5% deposit and available government incentives.

**Purchase price:** $650,000

**Estimated upfront funds required:**

- 5% Deposit: $32,500
- Estimated purchase costs (including estimated lender and government fees): $765*
- **Total funds required: approximately $33,265**

**Potential savings:**

- Estimated stamp duty saving: $23,662 through the NSW First Home Buyer Assistance Scheme (subject to eligibility)
- Estimated Lender Mortgage Insurance saving: $22,785.75

**Proposed loan amount:** $617,500 (95% LVR)

**Estimated repayments:** $3,854 per month**
(Based on an interest rate of 6.38% p.a. and subject to lender approval)

This means an eligible first home buyer may be able to purchase a $650,000 property with approximately **$33,265 out of pocket**, rather than needing a traditional 20% deposit, or having to pay for Lender Mortgage Insurance.

**Additional loan features may include:**

- Offset account
- Redraw facility
- Variable principal and interest repayments

These features can provide flexibility and help reduce interest costs over the life of the loan.

** Excludes adjustments and other transaction costs.*
*** Repayments are indicative only and subject to lender approval, loan structure and interest rate at the time of application.*

## Buying a studio or smaller apartment?

Not all lenders will accept apartments under 40sqm. The good news is we have lender options available for smaller apartments, including select studio and compact unit configurations. We can help with:

- Apartments under 40sqm
- Studio apartments
- Unique apartment layouts

Our team will assess the apartment and identify which lenders are likely to accept the property as suitable security.

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## Why work with Ligo Finance?

- Access to 40+ lenders
- First home buyer specialists
- Apartment and off-the-plan lending expertise
- Assistance with government schemes
- End-to-end support from application to settlement

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## Talk to us before you buy

A quick assessment can help you:

- Understand your borrowing capacity
- Confirm eligibility for government incentives
- Identify lenders suited to the apartment
- Secure finance with confidence



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*All lending is subject to credit approval, lender policy, eligibility criteria and satisfactory valuation.*