

## Details

Current rent (monthly)	\$ 0.00	Current savings (monthly)	\$ 0.00
Property purchase price (\$)	\$ 0.00	Additional up-front fees (\$)	\$ 0.00
Additional home ownership costs (monthly)	\$ 0.00	Loan term	
Savings (available for deposit and fees)	\$ 0.00	Loan interest rate (%)	0.00%
State			

## Assumptions

Home Price Appreciation rate (HPA)	0.00%	Investment return rate	0.00%
Inflation rate	0.00%	Rental increase rate	0.00%

## Future value of equity

**If you buy now with LMI you will be better off by \$ 0.00**

## Other scenario calculations

Total stamp duty payable	\$ 0.00	Total LMI premium	\$ 0.00
Base loan amount	\$ 0.00	Capitalised loan amount	\$ 0.00
Base LVR	0.00%	Capitalised LVR	0.00%
Monthly loan repayment	\$ 0.00		

**DISCLAIMER:** This estimator is intended to provide a general indication of the long-term economic differences between someone continuing to rent; someone saving a 20% deposit and purchasing a home, someone purchasing a home now with less than a 20% deposit if Lenders Mortgage Insurance (LMI) is used or someone purchasing a home now their loan being supported by a personal guarantee or by a government guarantee under the First Home Guarantee Scheme. Economic conditions may differ from the assumptions and your personal circumstances may turn out differently from the outputs of the estimator.

LMI protects the lender against a loss should the borrower default on their home loan and there is a shortfall following a sale of the security property. The cost of the LMI premium is typically passed on by the lender to the borrower. LMI should not be mistaken for mortgage protection insurance, which covers a mortgage in the event of death, sickness, unemployment or disability. The output of the estimator is not an offer to any person to acquire LMI, credit or any other financial product nor an approval for LMI, credit or any other financial product.

The estimator and the results provided are generic and do not take into account your personal circumstances. The estimator is a guide only and is not intended to be relied upon for the purposes of making a decision in relation to credit or a financial product. The user should obtain professional legal, accounting, tax, investment or other financial specialist advice before making any financial decision.

Except to the extent taken into account in the amounts entered in the "Other upfront costs" section, the estimator does not take into account any First Home Owners Grant or other concessions, grants or any maintenance, discharge or other fees which may be applicable. The estimator assumes that the cost of the LMI premium (if applicable) is passed on by the lender to the borrower.

No representation is made as to a borrower's capacity to borrow funds or to service a loan.  
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