

HOME MATTERS

Newsletter of Caprice Conveyancing and Separation Solutions
Divisions of Meehan Legal Pty Ltd

WHO WE ARE

S SEPARATION SOLUTIONS



Lee-May Saw
Solicitor in Charge
Separation Solutions

Lee-May Saw is the Solicitor in Charge of Separation Solutions, the family law division of Meehan Legal. She has been in charge of the family law division of Meehan Legal since February 2007.

Lee-May is currently in her second term as the President of the Women Lawyers' Association of NSW, and is a committee member of the Lawyers Reform Association. Prior to joining Meehan Legal, she worked in the community legal sector, where she developed a keen commitment to providing quality, efficient, and accessible legal services to clients.

Lee-May's family has lived in the Macarthur area for over 25 years, and she thoroughly enjoys the opportunity that Separation Solutions presents to work with people in the local area.

Why using a quality family law service for your property situation matters

With the number of family law services available these days, those in need of a family lawyer are spoilt for choice. Separation Solutions is not just any other family law service. We offer complete solutions to your family law property situation. Relationship breakdown is a difficult experience at the best of times, least of all when you need to worry about details like what is going to happen to your assets in a time of rising interest rates.

By being able to refer you to a range of services including Caprice Conveyancing, the specialist conveyancing division within the same firm, we at Separation Solutions offer you a service that gives you peace of mind when it comes to your property. Want to buy your former partner out of their share of the house? Worried about how you are going to manage this financially? We'll find you a reliable mortgage broker that understands your needs and knows us well enough to ensure continuity of service and an understanding of what you've been through without having to go

With many thanks to our contributors



CONTRIBUTOR

through your story from start to finish a second time.

Contact us:

Separation Solutions

Meehan Legal

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Fax: (02) 4647 3237

Email: info@separationsolutions.net.au

Have a burning question about your family law property situation? Call Separation Solutions on (02) 4647 3233 and mention the "February edition of Home Matters" for a FREE first consultation appointment, that would normally cost you \$220.

CAPRICE CONVEYANCING

Caprice Conveyancing, a division of Meehan Legal, was established in May 2007 to provide quality conveyancing services to our clients at an affordable price. We provide the benefit of our expertise in conveyancing with the security of specialized legal assistance from our associate firm Meehan Legal. This association benefits you – if there is a legal issue that requires specialized advice from a lawyer – we can provide that advice immediately without sending you away to find a lawyer – the best of both worlds!

Sandra Buhagiar is a fully qualified Licensed Conveyancer (Licence No. 1463044) and also a Justice of the Peace. Sandra has over 13 years conveyancing experience and is a member of the Australian Institute of Conveyancers NSW Division, the main professional body representing the Conveyancing profession in New South Wales.

Being a full member of the AIC means you can rest assured that the highest standards of ethics are upheld at all times.

Caprice Conveyancing offers a 'flat fee' service – you will appreciate the peace of mind of being provided with a professional service at a fixed fee, to avoid hidden costs or "extras". This allows you to budget for your transaction with confidence. Sandra is committed to providing you with an efficient, professional service at a "fixed" cost with no hidden extras.

We utilise the latest up to date technology and on-line facilities to manage your matter with the utmost of speed and efficiency

We can assist you with a full range of conveyancing transactions including:

- Buying and selling residential/commercial property
- Buying and selling businesses
- Strata Title

- Re-financing
- Deposit Bonds
- Retail/commercial leases

Caprice Conveyancing can also assist you to arrange finance through our very own FREE, in-house mortgage broker service – Wise Choice Home Loans. We are pleased to announce that we have teamed up with Wise Choice Home Loans, to be able to offer our clients the convenience of having their home lending and conveyancing looked after all in the one place. To find out more about this service and to see a profile of our mortgage consultant visit <http://www.wisechoice.net.au>.

Caprice Conveyancing – contact details

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MATTERS OF INTEREST

Choosing the wrong home loan could cost you thousands

Are you confused about home loans? – fixed rates, variable rates, introductory rates, equity loans, offset accounts, redraw facilities...not to mention refinancing an existing home loan!

Your mortgage is probably going to be the biggest expense you will ever have, so you need to make sure you make the right choice. With such an important decision, in whom can you place your trust?

Will it be a lender with only their own product to sell, a franchised loan shop where you are unsure of what real experience the advisor has, perhaps a do it yourself website?

If you are in the market for a home loan, at Wise Choice home loans we offer you a smarter way to a better mortgage.

No extra fees.

Our service is completely free. It will cost you no more than if you approached the lender yourself. However, lender and government fees and charges may apply to any loan.

Professional advice.

As members of PLAN Australia, we use the latest research and software to help choose a suitable loan for you. We can compare loans in front of you so you can see for yourself.

A choice of over 2000 loans

We help you find a loan suited to your needs. You have a choice from major banks, including ANZ, St George, HomeSide (National Bank), Citibank, CBA, ING and many other leading mortgage providers.

Flexible and custom made solutions

You may be surprised at some of the innovative ways in which we can structure loans to help meet your particular needs.

We specialise in home loans

Deal with professionals who are experienced and know what they are talking about. We know how complex financing can be and provide you with a number of options suitable for your situation.

Accredited member of PLAN Australia

As a member of the Professional Lenders Association Network of Australia, we have access to the latest product research. We also operate under a strict Code of Ethics to ensure that you receive the best service possible.

Save time

Are you sick of taking time off to hunt around for your loan from one lender to the next? Well we think you have done enough running around already finding your property. So we will come to you when and where it suits you.

If you already have a home loan, does it meet your needs? Could you save thousands by refinancing it?

With interest rates at their current levels, this may be the best time to refinance and save. Choosing a loan that meets your requirements may save you money and may result in early repayment of your mortgage.

If you are looking for a home loan or would like a FREE appraisal on whether you could save yourself some money through refinancing, give us a call. You have nothing to lose and everything to gain!

The Reserve Bank has already twice this year increased the interest rates. [Each increase by 0.25%] Borrowers that didn't have loans structured to provide them with flexibility & protection are now financially insecure. It's not too late to restructure your loan for future interest increases. Let us help you & your family.

Other Services we provide

- Personal loans
- Car & Equipment finance [leasing]
- Commercial loans
- Inventory finance/cash flow
- Investment loans
- Investment properties [wealth creation]

Mortgage Insurance

Antonella Miles

Wise Choice home loan

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www.wisechoice.net.au

Mobile 0409603360

Have a topic of interest you'd like to see covered in Home Matters?

Email us with your suggestions at info@meehanlegal.com.au.