## Talk to us about Finance

Let Onion Home Loans, specialists in construction home lending, help you into your new home or investment property at the exciting Woodridge Villas development by G.J. Gardner Homes. Through its well established relationships with a wide range of banks and lenders across New Zealand, Onion Home Loans will ensure you get the right deal, first up!

- Friendly and professional advice - no obligation!
- Efficient mortgage structuring could save you \$000's and take years off your home loan term.
- Your home or investment loan terms independently negotiated for maximum benefit.
- Great rates and....our service is free to you.

Terms and Conditions:
All applications subject to lending criteria, some terms and conditions may apply.

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| Purchase <br> Price | Deposit | Loan <br> Amount | Repayments <br> (p/week) <br> (Note 1) |
| :---: | :---: | :---: | :---: |
| $\$ 780,000$ | $5 \%$ | $\$ 741,000$ | $\$ 902$ |
| $\$ 780,000$ | $10 \%$ | $\$ 702,000$ | $\$ 802$ |
| $\$ 780,000$ | $15 \%$ | $\$ 663,000$ | $\$ 717$ |
| $\$ 780,000$ | $20 \%$ | $\$ 624,000$ | $\$ 611$ |


| Purchase <br> Price | Deposit | Loan <br> Amount | Loan <br> Repayments <br> (p/week) <br> (Note 1) |
| :---: | :---: | :---: | :---: |
| $\$ 880,000$ | $5 \%$ | $\$ 836,000$ | $\$ 1,018$ |
| $\$ 880,000$ | $10 \%$ | $\$ 792,000$ | $\$ 904$ |
| $\$ 880,000$ | $15 \%$ | $\$ 748,000$ | $\$ 809$ |
| $\$ 880,000$ | $20 \%$ | $\$ 704,000$ | $\$ 689$ |


| Purchase <br> Price | Deposit | Loan <br> Amount | Loan <br> Repayments <br> (p/week) <br> (Note 1$)$ |
| :---: | :---: | :---: | :---: |
| $\$ 920,000$ | $5 \%$ | $\$ 874,000$ | $\$ 1,064$ |
| $\$ 920,000$ | $10 \%$ | $\$ 828,000$ | $\$ 946$ |
| $\$ 920,000$ | $15 \%$ | $\$ 782,000$ | $\$ 846$ |
| $\$ 920,000$ | $20 \%$ | $\$ 736,000$ | $\$ 721$ |

Note 1: payments are calculated on interest rates available as at 6/4/20 and are subject to change without notice. Payments are accordingly indicative only. Payments on lending with deposits less than $20 \%$ include a low equity margin added to the base interest rate and is reflected in the indicative weekly repayment amounts.


