

Weigh it up

Many Australians may be considering refinancing their mortgage, with little idea how to go about it.

Mortgage Choice has these top tips for people considering refinancing:

- Figure out exactly what it is you hope to achieve by refinancing.
- Know your loan back to front before making the jump. Know the interest rate, regular fees, and available features such as redraw and offset.
- Research through a reputable mortgage broker with access to a range of loans from a variety of lenders, to see whether there is a loan that will end up more suitable to you in the long run. Ask yourself what factors are most important, such as overall cost, loan features or something else. Note that almost 40 per cent of all new housing loans are sourced through a broker.
- Keep in mind a better loan may come from a lender you've never heard of or know little about. If so, find out all you can about them rather than fearing the unknown.
- Speak with a broker about the costs involved with refinancing your current loan to a new one. Consider application fees, loan stamp duty, mortgage insurance, registration fees, account fees and discharge or exit fees.
- Determine whether the new loan will definitely be better for you, your lifestyle and financial needs than your current one, for the next few years at least.

Company sheds light on design

MOONLIGHT is the latest home design from 21st Century Steel Homes and Frames.

The house will suit a variety of blocks and features 245sqm of spacious living.

Director Jay Saeedi said the four-bedroom design incorporated high walls, raked ceilings and plenty of natural light.

"This home has a large and modern kitchen, large entertaining and living areas and the master bedroom has an ensuite with spa as a private escape," he said.

MoonLight was recently built at 75 East Quay Drive, Harbourside Quays.

The kit price for supply to lock-up stage is \$89,000 plus GST.

The package includes architectural plans for council, engineered steel framing, Colorbond roof system, doors, windows, light-concrete CSR Hebel panels as external cladding, internal lining and fix-out material to achieve the lock-up stage.

"We have a variety of homes to suit any client's expectations and we will be adding more designs to our portfolio for

homeowner-builders or developers," said Mr Saeedi.

The company specialises in supplying and fixing welded-steel wall frames, flooring systems and trusses to residential and commercial projects.

Since 1989 the company has built many projects around southeast Queensland and northern NSW.

"Our reputation is based on the quality of the frames that we manufacture," said Mr Saeedi.

"Many engineers, builders and homeowners prefer our frame system because it is stronger and suits any design specification.

"Our trusses span up to 15m without any middle support and we can manufacture load-bearing walls up to 6m high."

Mr Saeedi said he invited potential clients to visit the factory or to see frames being built at different sites to appreciate the quality of the company's product.

"We do not use rivet systems or any steel less than 1mm thick," he said.

"All of our joints are fully welded to achieve maximum strength, which is why our framing system does not move or make any noise from heat expansion."



• Artist's impression

MoonLight is ideal for families

Mr Saeedi said he encouraged people to bring in their own designs when consulting with the company.

"We can supply and fix your steel-framing system only or to achieve the lock-up stage," he said.

To help clients finish their projects, 21st Century Steel Homes and Frames has created BuildingNet Advertising at www.bna.com.au to help people find the relevant suppliers or contractors in their area.

"Use our environmentally friendly framing and building system and enjoy the long-term benefits of having no termite attacks, fire risks or ongoing maintenance costs due to timber settlement and termite inspections," said Mr Saeedi.

"We can match any legitimate quote from rivet system, steel-frame suppliers."

To see the factory go to 24 Mercantile Court, Molendinar.

For more information call 5574 4796 or visit www.steelhomes.com.au



design

MoonLight

builder

21st Century Steel Homes and Frames

features

245sqm, four bedrooms, master bedroom has ensuite with spa, high walls, raked ceilings, modern kitchen, large entertaining and living areas

price

\$89,000 plus GST