



**first  
national**  
REAL ESTATE

Coast & Country



**ABOUT REAL ESTATE**

## FINDING YOUR BORROWING POWER



### Terry Digger

*Managing Partner  
First National Coast & Country*

Knowing your borrowing capacity or **borrowing power** when planning to buy a first home or to upgrade is an important step.

You can use your banks loan calculators to input the borrowing amount, the deposit you've saved and your income and expenses.

Australian banks recently relaxed some of their lending requirements that had been dramatically tightened after last year's Banking Royal Commission.

This now makes applying for home loans much easier.

**My tip:** banks like you to have regular savings, have your credit card and other debts under control and have a sound financial plan.

*Call us today to discuss your needs on  
4232 2888 or 4234 1911.*

## Two Great Coast & Country Properties

**AUCTION 22<sup>ND</sup> FEBRUARY AT 2:30 PM**

### 24 Barney Street KIAMA



This Georgian style gem was built around the 1860's and named after Aberteifi, a small town in Wales. The home has been in the Graham family since 1942.

Aberteifi is one of the few remaining original homes in central Kiama.

**Andy Wharton - 0412 638 708**

**SOLD RECENTLY FOR \$2,750,000**

### 152 Headland Drive GERROA



Coast & Country's Ryan Stalgis has just achieved \$2,750,000 for 152 Headland Drive Gerroa. This is \$700,000 above the price for any other home on this street. Ryan also sold 100 Stafford Street in November for \$2,820,000.

**Ryan Stalgis - 0423 593 149**



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#### Kiama

2/110-112 Terralong St  
ph 4232 2888

#### Gerringong

119 Fern St  
ph 4234 1911

[www.coastandcountryfn.com.au](http://www.coastandcountryfn.com.au)