



SPRING 2013

Spring into action with CEG

Improved confidence - Time for a fresh start.

Business confidence surged in August as firms hoped the federal election would put an end to political uncertainty, even though business conditions remain weak, according to the National Australia Bank's monthly business survey.

The survey's main measure of business confidence shot up to 6 points, from -3 in July, the highest reading since May 2011. 'It is likely that expectations of political change and a decisive [election] result were very important,' NAB's chief economist, Alan Oster, said.

From a consumer point of view the Sydney and Perth housing markets are set to lead the charge in residential land market recovery, while an improvement in Brisbane should occur over 2013/14 according to BIS Shrapnel's Residential Land 2013-2018 report.

Momentum is building in Sydney and Perth, where new subdivisions are now emerging to meet the pent up demand, says report series author Angie Zigomanis. The report notes the low interest rates will continue into 2014/15 will also be conducive to residential demand, however current land price levels mean that some new home purchases will remain out of the house/land market, opting for smaller and more affordable dwellings instead.

Why choose Commercial Equity Group?

- We have a **high approval** rate.
- Our turnaround times are one of the **quickest** in the market.
- We are **consistent** in everything we do.
- We have **abolished** the loan approval fee.
- Your **commission** has been streamlined and **easy** to calculate.
- We produce our own documents in house so there is **no need** to call another department.

We recognise YOU!

Our team realises you have a business to run and you need the support of a lender who will take the time to listen to you and your clients, appreciate the circumstances and find a solution.

Recent CEG Case Studies

Rollover of Current Residual - \$108,000

Applicant from Tasmania, had a 30% balloon due, after a 5 year relationship with their current equipment financier. The Financier had declined to assist with the rollover due to not having an "A" grade credit history, even though the client was currently up to date with the loan. The client was asset backed and had a long association with the referring broker who supplied all available financial information. CEG assisted over a three year term which suited the needs of the client.

New Purchase - \$384,000

Queensland applicant was frustrated by the lack of willingness to assist from the major financiers due to an unpaid default on their Veda file. Apart from this aspect, the customer was essentially in great shape, but because of the bureaucracy they had faced, there were increasing finance requests being recorded against their Veda file. CEG took the sensible approach and assisted with the finance of the new prime mover, ensured the default was paid, and the customer has not missed a beat with their payments.

**Frustrated by NO !
Commercial Equity says YES...**



Remember at Commercial Equity –

"We listen, we lend, no fuss."

www.commercialequity.com.au

**Call us on
1800 CEG FINANCE**