



Welcome.

Welcome to the Spring edition of Smile!

This issue, we are out to bust some commonly held HomeStart myths through the eyes of one of our loyal customers, Julie Bramley.

We are also featuring a snapshot of our highly successful Salisbury East Affordable Housing Project, which was created in conjunction with Fairmont Homes and the Salisbury Council.

HomeStart is sponsoring Portavin Touchwine '07 again this year, so in this issue we will fill you in on what's new for this exciting family event!

HomeStart CEO Gary Storkey will introduce you to HomeStart's newest initiative, StartDreams.com.au, which will revolutionise the way you think about money!

And of course, we have a brand new competition for the month of October: to celebrate the start of Spring, we will be giving away a BBQ to the value of \$500! Good Luck!

Julie is on track to pay off her home.

Julie Bramley (pictured) has been a proud HomeStart customer since 1990. She originally became a HomeStart customer back when HomeStart loans were only being offered through retailers such as the State Bank.

For some time, Julie Bramley's girlfriends at work had been questioning why she had continued her loan with HomeStart.

They'd heard that HomeStart was more expensive than other institutions and that their loans don't pay out.

Julie had always been very happy with her HomeStart home loan and she had a plan in place: to have her home paid off by the time she retired at 65. Despite this, her colleagues' questioning did put some doubts in her mind, so she decided to do some investigating to see if there was any truth in their claims.

"They got me worried, so I decided to look into it," said Julie.

She contacted a loan broker who assured her that he could offer a better deal, and he also placed further doubts in her mind about her HomeStart loan.

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"The broker said that he would definitely be able to help me have my loan paid off sooner, and implied that with the repayments I was currently making it would be impossible to pay my loan off by the time I was 65."

Julie did her homework. She phoned her loan manager at The Home Loan Centre to discuss her concerns. The loan manager she spoke to, Roz Newstead, did some calculations and was able to confirm and reassure Julie that she was on track to have her loan paid off in time for retirement. The consultant sent Julie a print-out of what they had discussed as written evidence.

"She printed off a chart for me with a graph and arrows showing my loan paying out as planned by the time I'm 65. This totally reassured me," said Julie.

Julie then rang the broker and left a message to say that she had checked all the details to reassure herself and they were all correct, so she wouldn't need his services.

"I'm very happy, I'm staying put," Julie told the broker.

Julie went back to her girlfriends at work and told them the great outcome. Additionally she described all the positives of her home loan with HomeStart.

"I'm glad I checked into it as my colleagues and the broker did put doubts in my head, but I feel reassured now that I will reach my goal," Julie said.

This experience has encouraged Julie to look into other areas of her finances such as her superannuation, to check that this investment is also on track for her planned, worry-free retirement.

When we're not providing home loans we're supporting . . .

The SA Young Achiever Awards, which are held each year to recognise and reward the outstanding achievements of South Australia's youth.



A good time for a good cause.

HomeStart takes great pride in supporting the local community through a range of sponsorship activities. HomeStart is proud to announce our continuing sponsorship of Portavin TouchWine 07.

On Sunday 25 November 2007, 48 touch teams from 60 wineries across South Australia will compete in a touch football tournament for the Portavin TouchWine Champions Cup. This special fundraising event is held annually to raise funds for the Hutt Street Centre who provide essential support services for homeless people in Adelaide.

This event brings together a mix of fantastic local wines, food and touch footy to the Adelaide Parklands, all for a worthy cause — and best of all you can be a part of it too! As well as touch footy, there will be wine tastings, food stalls and people will

have the chance to have a chat to local winemakers. Rabbit and Louie from SAFM will be taking part in the Celebrity Touch Team, along with Mark Bickley and other sporting celebrities!

Entry is free, so come to the parklands to share in a fun day of wine and food, sport and celebrities. Bring the whole family, there'll be plenty of kids activities too!

Visit portavintouchwine.com.au to find out more.



We don't just provide home loans. We put smiles on faces.



Affordable housing project success.

A unique collaboration between Fairmont Homes and HomeStart, with the assistance of Salisbury Council, led to the development of ten new homes at Salisbury East.

Launched in March this year by the Minister for Housing, the Hon. Jay Weatherill MP, this pilot project was designed to increase affordable housing opportunities in South Australia.

The ten homes sold at prices ranging from \$207,700 - \$ 217,207, which is at least \$70,000 below the median house price. They all sold within three months, proving the significant interest and demand from the public.

This is the first affordable housing initiative between HomeStart and a private builder. HomeStart will now be seeking to undertake more projects like

this in other locations in South Australia.

The success of this project demonstrates the need for affordable housing, especially for those on low to middle incomes seeking independence and security through home ownership.

Properties available for sale through current and future affordable housing projects can be viewed online at homestart.com.au/property-locator

Learn to live your dreams with StartDreams.com.au



Gary Storkey
HomeStart's CEO

This issue, I would like to introduce you to StartDreams.com.au an exciting new money management website that HomeStart has created in collaboration with

the South Australian Film Corporation and Kojo Interactive.

StartDreams provides an inspired learning community where people help each other, as well as providing solutions to help people overcome the most common barriers they face during their journey into home ownership – it can be extremely difficult to achieve your dreams without the appropriate tools for financial success.

StartDreams.com.au features include:

- Dreambuilder - a dream tracker that enables people to monitor their progress
- Calculator tools - for budgets, credit card costs and spending leaks
- A community portal - the place where people can share tips and experiences
- Motivational videos - HomeStart customers provide inspiration for visitors to achieve their dreams

You don't have to be just starting out either; StartDreams can help you manage your current loan repayments plus saving for other dreams such as a weekend getaway, new car, or overseas holiday. StartDreams can enable you to make it happen. Tell your friends as well; they'll thank you for it!





HomeStart Seminars.

Giving you the knowledge to help you achieve your goals.

Senior's Seminar

If you have worked hard, raised and supported a family and are now looking to enjoy the rewards of your hard work, then this seminar is for you. Come along to the next free Seniors Seminar and find out everything that you need to know about accessing the equity in your home and enhancing your lifestyle.

Wednesday 24 October 2007, 10.30 – 11.30am. 153 Flinders Street, Adelaide.

Women's Seminar

Our Women's Seminars are designed to make women aware of how they can own their own home. The information provided at the seminar could be very helpful if you are:

- From a broken relationship and you have funds from a settlement
- On a low income with or without children. You may have a large deposit but may not be able to borrow very much. You might be on Centrelink and receive maintenance payments, or work casually or part-time and receive Centrelink and maintenance payments
- On a medium income and have some money from the sale of a previous property to put towards the purchase of your next home
- On a high income but don't have a deposit.

Tuesday 23 October 2007, 6.00 – 8.30pm. 153 Flinders Street, Adelaide.

Your story.

HomeStart would like to invite you to submit a story about your journey into home ownership: the challenges, hurdles and the satisfaction you achieved at the end of the road.

All you have to do is email us at mystory@homestart.com.au or send hardcopies to "My Story", GPO Box 1266 Adelaide SA 5001. The best stories will be published in upcoming issues of Smile newsletter, so get writing!



Win a \$500 Barbecues Galore BBQ voucher!

To get you out into the sunshine to celebrate Spring, we are offering you the chance to win a \$500 BBQ voucher from Barbecues Galore.

To enter, all you need to do is complete this entry form and send it to the HomeStart Finance 'Spring BBQ' competition, GPO Box 1266, Adelaide SA 5001. Entries must be received by close of business, Friday 2 November 2007.

You must be an existing HomeStart customer to enter and you will need to include your current loan number on the application in order to be eligible (you can find your loan number on your HomeStart loan statement).

Name: _____ Loan number: _____

Address: _____ Postcode: _____

Email: _____ Daytime phone: _____

Conditions of entry: The competition commences on Monday 1 October 2007 and ends on Friday 2 November 2007. Total prize value is \$500. Draw to be conducted at HomeStart Finance, 153 Flinders Street, Adelaide, on Tuesday 6 November at 2 pm. There will be one winner who will be notified by phone.

