

HOME LOANS

NO FEES

SAVE \$600

To find out more about Greater Home loans phone

131386



LOCAL BRANCHES

- RUTHERFORD - SHOP 10B EAST MALL - 4932 5233
- GREENHILLS - GREENHILLS SHOPPING CENTRE - 4933 3243
- MAITLAND - SHOP 1, MAITLAND MARKET PLACE - 4933 8800
- RAYMOND TERRACE - RAYMOND TERRACE MARKET PLACE - 4987 3966

* Rates subject to change. Greater loan conditions, fees and charges apply. The repayments shown on this table are indicative only. The actual repayment payable under a loan will slightly exceed the repayments set out above. Based on term of 25 years.

1% OFF

the Greater Building Society's Standard Variable Home Loan for 12 months from date of settlement.

NOW 6.7%^{PA}

There has never been a better time to refinance your existing home loan or apply for a new home loan

NO APPLICATION, VALUATION OR LEGAL FEES

To take advantage of this great offer, call into one of our local branches.

LOAN REPAYMENTS

Discount of 1% off the standard variable rate for the first 12 months			
Amount	6.70% pa		
\$	Per Month	Per Week	
50,000	\$344.00	\$80.00	
60,000	\$413.00	\$96.00	
70,000	\$482.00	\$112.00	
80,000	\$551.00	\$128.00	
90,000	\$619.00	\$143.00	
100,000	\$688.00	\$159.00	
110,000	\$757.00	\$175.00	
120,000	\$826.00	\$191.00	
130,000	\$895.00	\$207.00	
140,000	\$963.00	\$223.00	
150,000	\$1,032.00	\$239.00	
160,000	\$1,101.00	\$255.00	
170,000	\$1,170.00	\$270.00	
180,000	\$1,238.00	\$286.00	
190,000	\$1,307.00	\$302.00	
200,000	\$1,376.00	\$318.00	



Rutherford PARK ESTATE

WE'RE HERE!
Only 5 minutes from Maitland's schools, shops & conveniences.



Contact either of these two agents for more information

MAITLAND CITY REAL ESTATE PTY LTD

8 Hillview St., Rutherford NSW 2320
PHONE: 4932 0040

Fax: 02 4932 3343
Email: city@hunterlink.net.au

PETERS REAL ESTATE

475 High St., Maitland NSW 2320
PHONE: 4933 7855

Fax: 02 4933 1120
Email: sales@petersrealestate.com.au

SALES REPS ON SITE 1PM TO 4PM SATURDAY & SUNDAY

PERFECT FOR GROWING FAMILIES!

Our Home and Land Packages at Rutherford Park Estate are designed to suit a range of tastes and needs. If your family is outgrowing your current home, visit Rutherford Park Estate and see how well designed our three and four bedroom family homes are.

Each home site is generously equipped with "room to move" both inside and outside the home and because of the peaceful environment of the Estate, many people have decided that it is a wonderful place to raise a family. Being close to schools, shopping centres and modern conveniences, makes Rutherford Park Estate an ideal place to bring up the kids and with our Home and Land packages being so attractive, now is the time to move!

IDEAL FOR FIRST HOME BUYERS

If you are currently in the "frustrating rent cycle", you will be excited to see just how affordable a home loan can be with the Greater Building Society.

We've included a handy Home Loan Ready Reckoner on this page, so that you can easily gain a snapshot of the weekly repayments on various home loan amounts.

Why pay rent when you could be paying off your home?

The Greater Building Society welcomes your home loan enquiry and invites you to phone 13 13 86 Monday to Saturday, to ask any questions on loans for your home. Our friendly loan consultants are on hand to answer any queries you have.

TAKE ADVANTAGE OF THE \$7,000 NEW HOME OWNERS GOVERNMENT GRANT!

ALSO, SAVE ON STAMP DUTY EXEMPTIONS YOU COULD SAVE UP TO A TOTAL OF \$12,000

As a result of recent Federal Government legislation, new home buyers are now entitled to a \$7,000 first home buyers Grant after July 1, 2000.

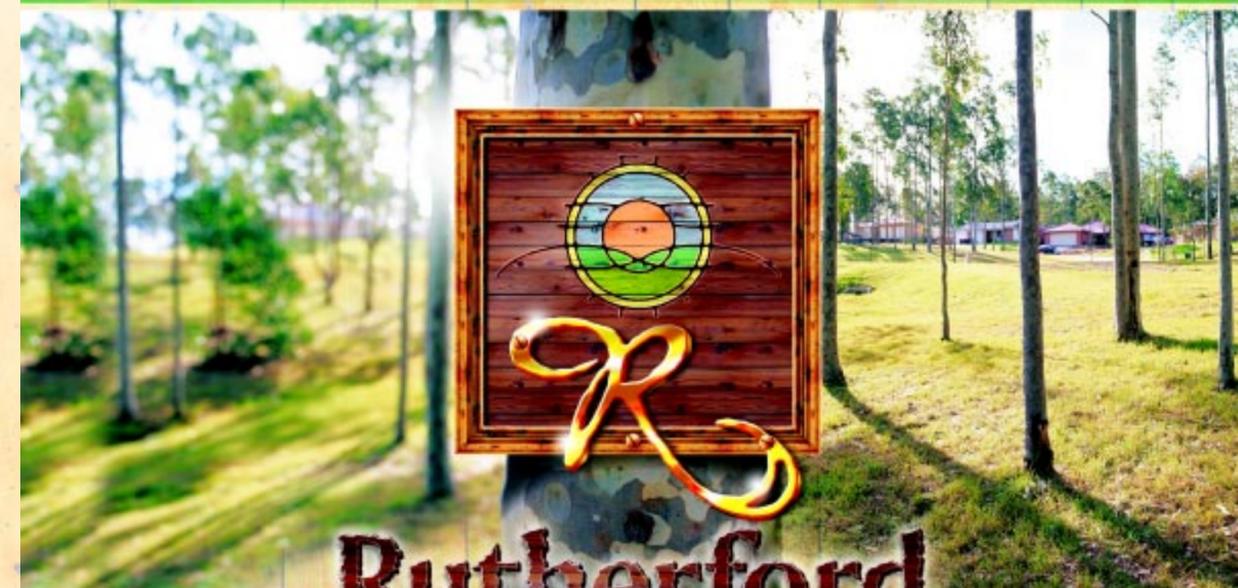
In addition, the NSW Government recently announced their contribution to assisting first home buyers. The "First Home Plus" scheme gives full and partial exemptions on conveyance and mortgage duty for first home buyers in NSW.

So why pay rent, when these additional bonuses are there for the taking?

Your potential Borrowing capacity

GROSS SALARY WEEKLY	GROSS SALARY PER ANNUM	MAXIMUM LOAN CAPACITY	MONTHLY REPAYMENTS
\$600.00	\$31,200.00	\$103,000.00	\$775.00
\$650.00	\$33,800.00	\$112,000.00	\$843.00
\$700.00	\$36,400.00	\$121,000.00	\$910.00
\$750.00	\$39,000.00	\$129,000.00	\$971.00
\$800.00	\$41,600.00	\$138,000.00	\$1,038.00
\$850.00	\$44,200.00	\$146,000.00	\$1,098.00
\$900.00	\$46,800.00	\$155,000.00	\$1,166.00
\$950.00	\$49,400.00	\$164,000.00	\$1,234.00
\$1,000.00	\$52,000.00	\$172,000.00	\$1,294.00
\$1,050.00	\$54,600.00	\$181,000.00	\$1,362.00

* Approval is subject to our lending criteria applicable at the time of application. Terms and conditions, fees and charges apply to all loans. The maximum loan capacity and monthly repayment amounts have been calculated using our current Standard Variable Rate of 7.70% p.a. over a period of 25 years. The monthly repayment amounts are indicative only. The maximum loan capacity amounts include any fees and charges which may be financed such as Stamp Duty or Lenders Mortgage Insurance. Other fees and charges may also be payable. The content of this notice is subject to change without notice.

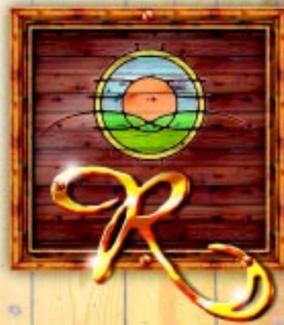


Rutherford PARK ESTATE



Better your lifestyle with a brand new Home & Land Package at leafy Rutherford Park Estate

HOMES WERE BUILT BEFORE 30 JUNE - NO GST!



Rutherford Park Estate

Imagine waking up every morning to the peace and tranquility of a rural setting, but at the same time being close to modern facilities such as shopping centres, schools and parks.

Rutherford Park Estate offers all of this for a very affordable price, with Home and Land Packages now available.

Situated just 5 minutes west of Maitland, Rutherford Park Estate has a certain "country charm" to it, with home sites being nestled among native gum trees.

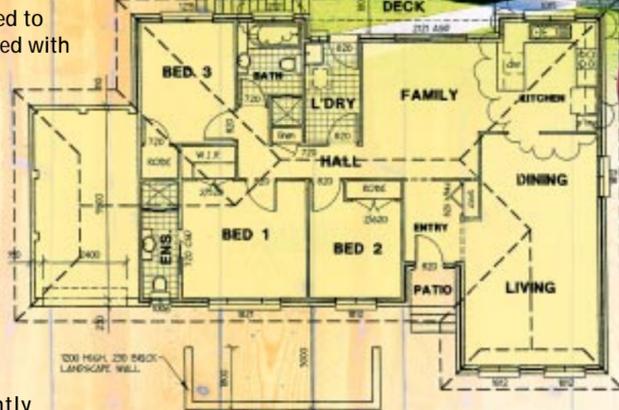
Many blocks have fabulous sweeping views to the mountains and the friendly neighborhood community offers you the lifestyle you deserve.

Only 35 minutes from Newcastle, Rutherford Park Estate offers you country living with city conveniences.

All home sites are connected to town water, are fully sewered with underground power and most blocks enjoy rural views in a bushland setting.

Whilst blocks of land can be purchased, the Estate is currently offering very attractive Home and Land Packages that we believe offer unbeatable value.

Whether you are currently paying rent and would love to invest in your first home, or you may simply be outgrowing your current premises and are looking to upgrade, visit Rutherford Park today to experience an environment that can enhance your lifestyle.



The Welcomer
\$155,000
★ \$246 ★
PER WEEK
PAYMENT WITH ONLY 5% DEPOSIT

Based on a monthly repayment of \$1166 over 25 years at 7.7% p.a. Fees, charges, terms and conditions apply to all loans.

THE WELCOMER
Lot 124 Squadron Crescent.
Here is your chance to experience a beautiful example of modern lifestyle

living, in the heart of rural serenity. This fabulous new home boasting 3 comfortable bedrooms with built-ins, fashionable kitchen, lovely bathroom and a large garage is set in the leafy surrounds of charming Rutherford Park Estate.

Tranquility at affordable prices



The Highlander
\$186,000
★ \$295 ★
PER WEEK
PAYMENT WITH ONLY 5% DEPOSIT

Based on a monthly repayment of \$1399 over 25 years at 7.7% p.a. Fees, charges, terms and conditions apply to all loans.

THE HIGHLANDER

Lot 129 Regiment Road.

This incredibly spacious and delightfully modern home is a must see! Featuring a strikingly contemporary tiled entrance, the Highlander's huge lounge and family rooms, formal dining room, airy kitchen & four large bedrooms with built ins, is the perfect home for today's modern growing family.



The Classic
\$163,000
★ \$259 ★
PER WEEK
PAYMENT WITH ONLY 5% DEPOSIT

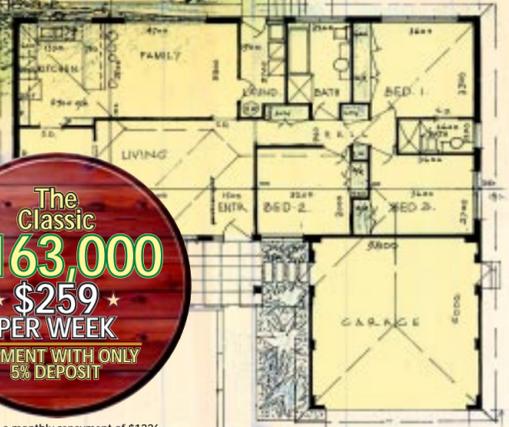
Based on a monthly repayment of \$1226 over 25 years at 7.7% p.a. Fees, charges, terms and conditions apply to all loans.

THE CLASSIC

Lot 213 Squadron Crescent.

Experience the warmth of this modern 3-bedroom family home, nestled in the peace and rural tranquility of Rutherford Park Estate. This contemporary beauty features large family and living room areas, open plan dining and kitchen, bathroom and ensuite, plus a large garage and outside courtyard.

An opportunity like this doesn't come around too often! The "Classic" allows you to have modern living at a very affordable price!



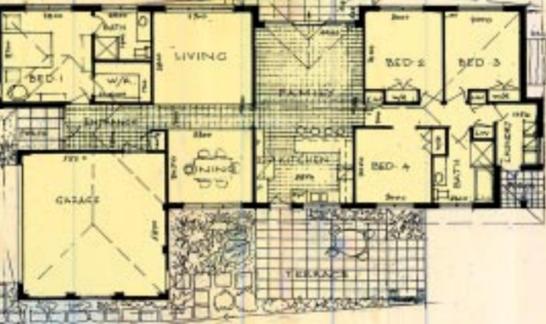
The Dynasty
\$185,000
★ \$294 ★
PER WEEK
PAYMENT WITH ONLY 5% DEPOSIT

Based on a monthly repayment of \$1392 over 25 years at 7.7% p.a. Fees, charges, terms and conditions apply to all loans.

THE DYNASTY

Lot 112 Squadron Crescent.

This is a perfectly designed home for a growing family. Take a look at the modern style offered with his unique 4 bedroom brick veneer home. It contains a stylish kitchen, large family room, formal dining area, internal laundry, bathroom, ensuite off the main bedroom and a double lock-up garage.



The Entertainer
\$154,500
★ \$245 ★
PER WEEK
PAYMENT WITH ONLY 5% DEPOSIT

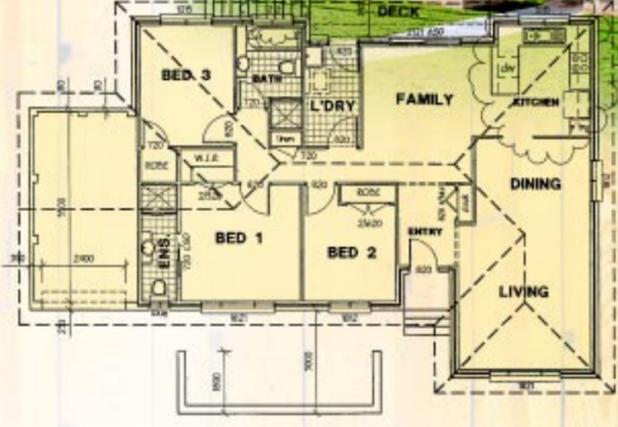
Based on a monthly repayment of \$1162 over 25 years at 7.7% p.a. Fees, charges, terms and conditions apply to all loans.

THE ENTERTAINER

Lot 230 Squadron Crescent.

You'll fall in love with the space and elegance of this magnificent 3 bedroom family home. The stylish Entertainer features large open plan family room and kitchen, and you'll love the rear timber deck, which is ideal for BBQ's, and outdoor entertaining.

Entertaining is just so easy in this beautiful home.



A Greater Newcastle Land Development Estate

And because Rutherford Park Estate is a Greater Building Society Ltd Land Development, home finance advice and assistance is only a phone call away on 13 13 86. You'll see on page 6 with our Ready Reckoner, weekly and monthly repayment amounts against various loan amounts.