



# Professionals

Tamworth



**PROFESSIONALS  
NEWSLETTER  
JANURARY 2022**

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# HAPPY NEW YEAR!!!

Woohoo! We made it to 2022. The team at Professionals Tamworth would like to thank everyone for all the support we received in 2021. Now is the time that we look back and reminisce on what 2021 brought us and to look forward and hope for the best in 2022.

Happy New Year Everyone!

# Professionals

# 2022

H A P P Y N E W Y E A R

# TAMWORTH COUNTRY MUSIC FESTIVAL

From the 14<sup>th</sup> to the 23<sup>rd</sup> of January Tamworth will be celebrating its 50<sup>th</sup> year tradition of the Country Music festival.

With over 700 performers and 2,800 shows this festival always impresses. Considering last years festival was cancelled due to Covid-19 this year the festival is bound to be one of the best ones yet.

Don't wait!

check out all the festivals info below.

<https://www.tcmf.com.au/>

**POSTPONED  
UNTIL  
APRIL!**

Did you know that the Tamworth country music festival is **Australia's largest** music festival and one of the **top 10** music festivals in the world.



# HOW TO BUY A HOME IN 2022

If your goal is to buy a home in 2022, **you need to be prepared!** Here are some tips to help you.

1. **Review your budget** – Go through your budget and savings plan so you can prove how much money you can commit to mortgage payments. **Interest rates are sitting at record lows** but be aware that you need to be able to prove that you will still be able to make your payment when **interest rates rise**.

2. **Think about pre-approval** – It's a smart move to **get pre-approval for your loan** before making any offers. If you find a home you love but need time to figure out your finance, you're **risking** someone who is **purchase-ready** having their offer accepted ahead of yours.

3. **Consider your purchasing options** – Make sure you work with a lending specialist who can help you to shop around for a **loan that will suit you**. To get into the market as a first-time buyer, you may consider "**Rentvesting**" or using a **guarantor**.

4. **Get to know your local agents** – It makes sense to attend open homes and **speak with agents** while you're waiting for pre-approval. This way, as soon as you're ready to buy, you'll have the contacts you need to help you **secure your dream home**.



# AUSTRALIA DAY 26<sup>TH</sup> OF JANUARY 2022

Australia day marks the **1788 landing** of the first fleet at Sydney Cove and the **raising of the Union flag** by Arthur Phillip following the days of exploration of Port Jackson in **NSW**.

**Australia day is the day we reflect on what it means to be Australian**, to celebrate contemporary Australia and to acknowledge our history and the contribution that every Australian makes to our nation. From our Aboriginal and Torres Strait Islander people who have been here for more than **65,000 years**, to those who have lived here for generations, to those who have come from all corners of the globe to call our country **home**.

**Did you know that over 16,000 new Australians become citizen on Australia Day.**

Professionals Tamworth would like to acknowledge the traditional owners and custodians of the land and pay our respect to elders both past and present who cared for the land.

