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The official Harry Potter at Hogwarts page, including information about the first eight books (the first three being much more well known), the world, the at Hogwarts, teachers, students, and much more. . A: Something is always better when free :) Simple voice recognition is a decent alternative to hardware-based solutions, and should be sufficient for your purpose. Of course there are better ways to implement this. You could for example use the Contour SDK or AMAZON\_SQS. Have a look at the Contour SDK and AMAZON\_SQS. If you want to go further than that and create an application that just takes voice input and return it to you, read the Amazon SQS tutorial. Buying Your First House There's one big benefit to buying your first home as a first-time buyer. Because it's your first home, you're able to receive government help with your mortgage payments! This is called a First Home Super Saver Scheme (FHSS). To qualify for the FHSS, you'll need to have a personal loan with Commonwealth Bank, ABN Amro or a Commonwealth Bank-linked institution. Your loan will need to have a borrowing limit of \$320,000, and you'll need to be a new resident of Australia. The FHSS is essentially a 0.25% discount on your mortgage repayments (less if you have a mortgage term longer than 5 years). The discount applies to any interest payments and so if you have an interest-only mortgage, the 0.25% will be applied to the principal portion. What does it cost to buy your first home? Buying your first home is something that a lot of people dream of, but the fact is, it can be costly. Depending on the area in which you're buying, the prices can range from around \$275,000 (in the Inner West) to well over \$1 million (in the South East). So, how much will you need to save in order to make the property affordable? Let's say you want to get into a house in Sydney's Inner West (excluding Mosman and Clovelly). If you can afford to buy a mortgage of \$350,000, the total amount you'll need to save will be: Depending on your situation, you might be able to tap into the capital gains tax benefits of renting for a 2d92ce491b