

We Can Find The Right Home Loan For You

Whether You're A First Home Buyer, A Property Investor or Looking for Mortgage Refinancing, We're Here To Help

So you've decided it's time to buy your first home. Congratulations. House prices continue to rise here in Australia so this is a smart move.

Or maybe you're looking to invest in bricks and mortar.

Or you want to check out your refinancing options.

And now you're looking for trustworthy help to get the finance you need.

So what are your options?

You could check out the big 4 banks, but perhaps you've heard too many complaints by bank customers over the years and that's a red flag for you.

You could approach several of the smaller lending societies, but how would you choose which ones to talk to?

Or you could contact a licensed mortgage broker. This is an increasingly popular option because a mortgage broker will save you a lot of time and a lot of hassle (and often you'll also save a lot of money).

How does that all work?

Let me explain.

THAT SOUNDS INTERESTING BUT **WHAT IS A MORTGAGE BROKER?** AND HOW CAN HE HELP?

Unlike a bank or building society, a mortgage broker has access to hundreds (yes, hundreds!) of different loan products from a wide range of independent lenders.

Typically a bank or building society will try to get you signed up for one of their own in-house deals, without showing you what the rest of the market is offering. That can cost you thousands over the life of the loan.

Besides, going to a lender can be a bit of a hit-and-miss thing. How do you know if you fit their policy? Maybe you do, maybe you don't. Either way, this approach will burn your credit file because you'll have unnecessary enquiries on your credit rating, which can make it harder to get approved.

So what does a mortgage broker do?

First, the broker will get to know you and your situation.

Then it's research time. Our database has details of thousands of loans available to Australian investors and home buyers. Our broker will review the loans that meet your criteria, and once we've identified several winners, we will

provide you with details of the several possible best options for you.

Then, if you like one of the loans we've suggested, you go ahead. If you don't like any of them, you walk away. And there's no fee payable!

That, in brief, is what a mortgage broker does.

WHY CHOOSE A MORTGAGE BROKER

- *Avoid the overwhelm*

Let your broker do the research. He's got experience, software and contacts to help him handle the research – which would be overwhelming for many clients.

- *Save time*

He does the work for you. He'll find a handful of loans that fit your situation. He'll show you the advantages of each - and the disadvantages. And he'll show you the several that best fit your loan profile. Usually that's at least 3 options.

- *Save money*

With a mortgage broker, there are no secret commissions. The loan is not inflated by hidden kickbacks that he doesn't tell you about. A mortgage broker will clearly document how much commission he will make from each of the available loans. So it's all above board.

HOW DOES A MORTGAGE BROKER SAVE ME MONEY, COMPARED TO GETTING A LOAN FROM A BANK?

We've all seen the endless feel-good TV ads by the big banks. Those ads cost a great deal of money, which the banks have to recoup from their customers. Which means if you get a loan from a bank, you're paying for more than just the loan. You're also paying for their expensive advertising, prime retail locations, highly-paid CEOs, as well as all the other costs that go with big corporate structures.

By working with an independent mortgage broker, you avoid costs like that. All you're paying for is the loan and the required documentation that goes with it.

WHY CHOOSE US AS YOUR MORTGAGE BROKER?

There are thousands of mortgage brokers in Australia. So why choose us?

1. **We work for you.** We do not work for the lender. We work for you, our client, to get you the best possible loan.

2. Better still, **you pay us nothing.** That's right. Our service and our

experience is available to you for FREE. Even if you don't take up any of our recommendations!

So how do we get paid?

I'm sure you're wondering that. I certainly would be. We get paid by the lender whose loan you choose. The loan provider pays us a commission for bringing you to their business. And we disclose to you exactly how much commission we'll get paid for each of the loans we suggest to you.

3. We are home lending **specialists**. Here at [Our Company], we do just ONE THING. We connect borrowers with lenders. That's it. And we're very good at it. Naturally, we only work with lenders that are fully registered and accredited according to Australian law.

4. And finally, we're a **lean digital operation**. No big buildings, no expensive advertising, no overheads that our clients have to help pay for.

BUT WAIT, THERE'S MORE. MUCH MORE.

And this is where it gets truly exciting.

Because there is **a bigger picture**.

[Name], owner of [Our Company], puts it this way:

"I am a Prosperity & Finance Coach. Mortgage broking is just part of the service, and we are different in the approach we take.

We act as coach first and broker second. We don't want to sell you a loan. We want to coach and guide you to have prosperity."

This is what makes us **UNIQUE**. Not only can we connect you to the best mortgage, you might also like the larger (much larger!) service we're offering.

There are two ways to contact us...