



Home Loans
Investment Loans
Business Loans
Commercial Property Loans
Asset Finance



Fact Sheet: Why Use a Mortgage Broker?

Professional Lending Specialists vs. Bank?

Many potential clients ask us why they would consider using us as opposed to going directly to the Bank themselves. This is a fair question if you ask me, so this Fact sheet will hopefully clarify this for you.

Years ago everyone went to a bank, no questions asked, there really wasn't an alternative. The problem was that if one bank couldn't help you, you would have to visit bank after bank until you found one that could. And even then, how could you really know whether you were getting the best deal in the market?

Then along came the mortgage broker. This was fantastic, as it also brought about significant competition into the heavily, big bank dominated market. This ultimately resulted in far more competitive pricing for all clients.

A mortgage broker is essentially a professional lending specialist who looks through all of the different lenders possible products and finds two to three loans that are not only the most competitive available from over 30 lenders, but also ensures that all the features and benefits that you require are included in the selection.

Ultimately you make the decision, however you know that the decision is based on your own parameters, and represents the most suitable and competitive loans available from a large pool of lenders.

The most significant myth that exists is the fear that you are paying more to use a Professional Lending Specialist than you would by going to the bank directly. That simply is not true! The Lending Specialist earns their commission from the bank, not from you the client.

Making it Easy!

Remember when you had your own bank manager that you could call to help you when you needed some extra funds to put that pool in, or to buy that investment property? Relationships were paramount, and you returned to that person time and again as they looked after you. Now it is very rare to have that kind of relationship from a bank.

A Professional Lending Specialist can build that relationship with you and manage several lending relationships between several banks. For some investors for instance, they do not want all of their eggs in one basket, and having the same contact point for all of their loan facilities is a very convenient way of managing their lending.

We help you complete all of the necessary paper work, take the stress out of the application by managing the application through credit and as we know the lending policies of each lender, ensure that the loan is submitted with everything required to make it a smooth process.



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So why choose a Professional Lending Specialist over a bank?

- We specialise in Lending – That is all we do!
- Significant experience in the position.
- You the client are the boss, not the bank.
- You can build a long term relationship with the same specialist
- We have access to all of the mortgage options from most lenders in the country.
- Flexible, we can work in with you to make it happen.
- We own our own business, so we need to make sure you have a great experience.

Remember, we are professionals with many years experience in the finance industry, and our business is all about giving you total satisfaction. We understand how banks think, and therefore take the stress out of dealing with them directly. We become your personal advocate with the lender to ensure that your experience is a great one.

We are also here for you when you need to ask a question. Anytime!

What our clients say:

"I have used Jon personally for my lending requirements.... I can highly recommend him and his associates.....I particularly like that he is local and understands the local market, but brings professionalism and expertise that he has developed over his career. Jon is an expert in his field having worked for one of the big four banks for numerous years.... I have no hesitation in recommending Jon for your lending requirements" **Wayne Staal - Noosa**

"I have known Tammy for over five years both on a professional and personal basis. I have always found Tammy to be competent, ethical and personable. She is highly qualified in her field and if you are looking for a loan broker who will look after you, then I highly recommend Tammy." **Sharee Miller, Business Owner**

"It is evident as soon as you start talking to Jayne that her experience is vast. Once we explained our needs and plans for our business, Jayne advised us of the products that were available to us and which ones would be most beneficial." **Christine Lomas, Coolum**

If you would like to speak to a Professional Mortgage Specialist about your lending requirements, please phone Loan Wize for an appointment.