

**why use
a broker**



SPECTRUM

Why use a mortgage broker?

We work for you, not the banks. And, we go in to bat for you to get the right mortgage.

So what exactly is a mortgage broker?

There are literally hundreds of different loan products available right now. While this makes it harder for you to choose the right loan, it does mean that there's an ideal lending solution for you out there. It's just a matter of finding it. And that's where a mortgage broker comes in.

We shop around for a loan that's right for you and your circumstances. You could be a first home-buyer, looking to re-finance, building your investments or looking for a competitive commercial

finance product. We stay up to date with constant changes in the home loan market and new products. This not only means we can go in to bat for you and match you with the right solution, but we can also negotiate great rates on your behalf.

When's the best time to use a broker?

Whatever part of the loan process you're at, and whatever type of loan you're looking for, we can help. It doesn't matter if you've just started thinking about buying, have already found the perfect house and want to quickly sort out your finance, are looking to unlock the equity in your current property, or are wanting to find out if there's a better borrowing option than the one you currently have – any time is a good time to explore your options.

The first thing we do is to meet you and understand what it is you want. We are, after all, your personal finance professional, so the better we get to know you, your financial circumstances and long term goals, the better we can match the right product with you.

It's not just about finding the lowest interest rate - there are other things to consider. For example, if you're thinking about starting a family, flexibility is an important feature. Or if you want to renovate, easy access to equity can help. With so many products, you have so many choices.

Once we agree on the right loan, we take care of the application and get everything in place for the approval process, then see it through to settlement.

Why not just go to a **bank?**

Firstly, it's hard for most people to choose. Which bank? Which product? What about building societies and credit unions?

There are a lot of options out there, and with the Reserve Bank moving official interest rates and banks moving them independently, it's an ever-changing market. Not to mention all the new products that are constantly being introduced.

With choice comes complexity. It can get tricky to navigate through it all.

And it can take a lot of your time (and sanity sometimes too). A mortgage broker will steer you through this to find the loan that suits your needs and not the banks. We then deal with the lender and manage your application process through to approval.

In the simplest terms, a mortgage broker makes it easy – saving you time and, hopefully, a lot of money.

Let's keep it **simple.**

It's easier.

We start by meeting you at a time and place that suits you – at home, at work or over a coffee; during the week, at night or over the weekend – we're always flexible. We'll look at your current loans and financial circumstances and then research and find the right solution for you. We take care of the paperwork, manage the application process and then take it through to settlement.

It's fast.

We can get things moving quickly. We'll work with our lender networks and contacts, securing your finance as fast as possible.

It's more than just loans.

Lenders will ask you to take out insurance on your new property. We can help you arrange cover to keep the approval process moving quickly and hopefully save you some money.

It's all about you.

We work for you and not the bank. We get to know you personally to understand your unique circumstances. From our experience we know which lenders will have the product that will meet your needs. And we negotiate for what's right for you, not what's right for the lenders.

Using a **mortgage broker** is a smart way to go.

- We provide real choice between lenders
- We do the legwork
- We may negotiate a better outcome
- We keep competition alive
- We help at a time and place that suits the customer

Reid Swift
Principal



Call us today on 1300 784 246

Shop 4 7-41 Cowper Wharf Road | Woolloomooloo NSW 2011

PO Box 1496 | Potts Point NSW 1335

Fax: 1300 784 270 | Phone: 1300 784 246 | Email: energise@spect.com.au

www.spect.com.au