



*The broker works for you. The bank doesn't.*

The right mortgage is a critical factor determining long-term savings. The value of a professional mortgage broker comes from having someone who objectively works for you and is not limited to mortgage product offerings from one source; like a bank.

Advice on choosing the right mortgage option considers interest rate, repayment, long term savings and much more.

Take a look at the differences between my services & the bank's services

Feature	Our Services	The Bank's Services
Product Choice & Access	<ul style="list-style-type: none"> <li>• Access to over 20 lenders (including big 4 banks)</li> <li>• Rate promotions</li> </ul>	<ul style="list-style-type: none"> <li>• Limited access to the bank's line of mortgage products</li> </ul>
Independence & Objectivity	<ul style="list-style-type: none"> <li>• Works for you ( the Client )</li> </ul>	<ul style="list-style-type: none"> <li>• Works for the bank</li> </ul>
Rates	<ul style="list-style-type: none"> <li>• Offer the best rates in the market</li> </ul>	<ul style="list-style-type: none"> <li>• Offer the rate for that specific bank</li> <li>• Will not be able to offer you better deal from another institutions product.</li> </ul>
Ongoing Services	<ul style="list-style-type: none"> <li>• Keep in touch thought mortgage years for annual reviews, refinancing, renovation finance, debt consolidation or Investing</li> </ul>	<ul style="list-style-type: none"> <li>• Get annual statements in the mail and notice for your mortgage</li> </ul>
Cost	<ul style="list-style-type: none"> <li>• No Cost ( We are paid by the financial Institution that funds your mortgage)</li> </ul>	<ul style="list-style-type: none"> <li>• No Cost*</li> </ul>

\*on approved applications

*You never have to worry about a better mortgage on the market – you will have it.*