## **Mortgage Corp**

## **Mortgage Brokers**

# Are You A Home Buyer Looking For Discounted Rates and Fast Loan Approval Without All The Red Tape?

Buying a home can be a stressful experience. Not only are you trying to find a home that meets both your expectations and budget, but you also need to find a suitable home loan for your circumstances.

The (very) basic steps in this process are:

- 1. Getting your pre-approval finance arranged BEFORE you look for a property to avoid disappointment.
- 2. Doing your research and finding your perfect property
- 3. Finding a solicitor or conveyancer to check over the paperwork
- 4. Finalising your purchase, requesting a settlement date, and paying the deposit
- 5. The settlement period where the paperwork is finalised and you do a final house inspection.

It's hard enough when you have to do it all yourself, without the expert knowledge of an industry insider.

But as experienced property investors will tell you, it can be even more stressful if you find yourself dealing with an inexperienced mortgage broker. Before you know it you may have:

- wasted time on long applications with banks that had no intention of ever giving you a loan
- wasted money on interest, fees and tax because of incomplete or incompetent advice
- received disappointing service that stops the moment you sign the dotted line (it's called 'catch and kill' in the mortgage industry)

And it is made all the worse if you end up with the wrong home loan – a loan that costs too much in interest, is structured incorrectly and costs too much in tax, and has the wrong conditions that trap you into paying **too much for too long**.

#### **How Mortgage Corp Is Different**

Our Mortgage Brokers have more than 10 years of specialist experience in home loans and more complicated investment loans.

We are genuinely committed to helping you get the right loan (and loan structure) for your situation. We give home buyers the information you need to feel confident you are making an informed decision on your purchase—after all, it's the biggest purchase of most people's lives.

Even more importantly, our strategic approach means we take a long-term view, aimed at maximising future investment options so you can build a successful property portfolio faster... and reach your financial goals sooner.

And because we have achieved the coveted 'Premium Broker' status with many lenders, we can offer you access to:

- Premium rates
- Flexible conditions
- Fast-track loan applications
- Low or waived fees
- And other insider perks

And it's important to realise our services for home buyers are normally free for you to take advantage of. We receive a **totally transparent** fee from banks or lenders for our services. This doesn't affect your loan or interest rate. In fact, thanks to our premium broker status with many banks, we can get you access to discounted rates and more flexible conditions that many other brokers can't.

### So if you'd like to:

- Get the right loan first time without all the headaches and hassles of dealing with banks or inexperienced brokers
- Take a strategic, planned approach to maximise your long-term loan serviceability, tax savings and wealth creation
- Get discounted premium rates, conditions and concierge service on all your lending

Then the first step is to book in for your Free Finance Solution Session to find out exactly where you stand today in search of your new home.

<u>Make a time now</u> for a FREE 30-minute Finance Solution Session via phone with our company founder and Chief Finance Expert Neil Carstairs to find out how we could help you get access to a competitive home loan that maximises your long-term financial success!