Account(able) Home Loans & Finance Pty. Ltd.

WHY USE A BROKER?

Let us explain

WHAT EXACTLY IS A MORTGAGE BROKER?

There are literally hundreds of different loan products available right now. With so many lenders and so many products under each of their brands, it's important you make the most of this information when it comes to such a critical decision as to who and what you choose when it comes to your home loan. And that is where a mortgage broker comes in. We are the middle person between you and the lenders. 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 or looking to invest. We stay up-to-date with constant changes in the home loan market and new products. We go in to bat for you and match you with the right solution, doing the hard yards for you to get you the right loan.

WHY NOT JUST GO TO A BANK?

It's hard for most people to choose. Which bank? Which product? It can get tricky to navigate through it all and it can take a lot of your time! A mortgage broker will steer you through the complexities to find a loan that suits your needs and not the need of just one particular bank.

We then deal with the lender and manage the application process on your behalf through to settlement. We know the lenders and their products and policies and their different lending appetites. We help choose what's right for you.

Lets keep it simple

HERE ARE 8 REASONS WHY YOU SHOULD USE A BROKER:

1. Freedom of choice

Brokers generally give you access to multiple loans from multiple lenders. Compare that with the loan options you might be presented with by a single lender.

2. You don't pay a fee

We wont charge you.*

3. Save time

Why spend your valuable time researching home loans when a broker can do it for you? It's the broker's job to do the hard yards when it comes to your homework.

4. It's all about you

A mortgage broker aims to find a loan that's right for you. Brokers are not salaried bank staff, and that means they focus on finding a loan that is right for your unique circumstances. Brokers also take the time to understand your financial situation and goals. Such as if you are planning to start a family, take a study break or save for an overseas trip.

5. More accessible finance

Stricter credit rules have prompted some traditional lenders to avoid borrowers with poor track records or less predictable incomes. While no magic wands are waved, and higher interest rates might apply, a broker may be able to suggest an alternative option that's right for you.

6. Smooth sailing

Buying a home and taking out a loan is an exciting and momentous milestone, but also a stressful process. Brokers ease many of the pain points by dealing with the lender and managing your application process through to settlement. Brokers can also arrange after-hours appointments to fit your schedule, rather than the schedule of just one bank or lender.

7. The latest legislation

It's also a broker's job to stay up to date with legislation so they can make the right recommendations for customers and ensure they meet lending requirements.

8. Home loan health checks

Just like you get a check-up with your GP, your broker can run a regular health check on your home loan to see if it's still right for you. Competition remains high in the mortgage market so it's always worth asking your broker to reconsider your options.

Account(able) Accountants Pty. Ltd.

OFFERING PERSONALISED SERVICES TO IMPROVE YOUR FINANCIAL POSITION

- Taxation planning and advice
- Financial reports
- Bookkeeping & IT services
- Business development coaching
- Self Managed Super Funds administration
- Individual and business income tax returns and compliance
- GST advice and compliance
- Rental property analysis
- Advice for buying or selling a business
- Structure advice
- Rental Property analysis

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- Financial Planning
- Retirement
- Transition to Retirement
- Wealth creation
- Advice on Centrelink issues
- Estate planning
- Life and income protection
- Investment advice
- Advice on Centrelink
- Aged Care
- Debt Management

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Account(able) Home Loans & Finance Pty. Ltd.

HELPING YOU MAKE THE RIGHT CHOICE WHEN BORROWING MONEY FOR YOUR BUSINESS OR PERSONAL NEEDS

- Home loans & Refinancing
- Land & Construction Finance
- Investment property purchase & refinancing
- Commercial Property Finance
- Transport Finance
- Construction Equipment Finance
- Business Finance
- Vehicle & equipment Finance
- Secured personal loans

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Account(able) Home Loans & Finance Pty. Ltd.

Call **5366 1000**

E: adrian@accountableloans.com.au

www.accountableloans.com.au

Bacchus Marsh
(PO Box 461) 97 Main Street,
Bacchus Marsh VIC 3340

Melbourne
Suite 224, 1 Queens Rd,
Melbourne VIC 3004

Geelong
(PO Box 7091) 87 Pakington St,
Geelong West VIC 3218