

**Are you
thinking
about getting
a home loan?**

**Buying
another
property?**

**Refinancing
your current
loan?**

**Are you trying
to work out the
finance deal
that's right for
you?**

...if so, visit your local

Why use a mortgage broker?



A mortgage broker can... save you time

The choices now available in the mortgage market can seem limitless and completely overwhelming. Work with a mortgage broker who already has that knowledge.

A mortgage broker can... give you choice

Most mortgage brokers have a panel of lenders from whom they can source a loan for you.

A mortgage broker can... help find the right loan

A loan with the lowest rate may not give you the options you want. A good mortgage broker will examine your circumstances and future plans to recommend a loan that is right for you.

A mortgage broker can... help you avoid pitfalls

Many products seem to offer a great deal, but they may include penalties, fees and charges that aren't obvious. A mortgage broker can help you avoid taking out a loan you might later regret.

MFAA approved brokers are backed by industry education and accreditation

Mortgage brokers who are members of MFAA are recognised as being professional brokers who are backed by education, ethics and a commitment to excellence by the MFAA. You can find your local MFAA approved broker by visiting www.mfaa.com.au



Find your local MFAA broker today, by searching at www.mfaa.com.au

Sandra's story

When Sandra Moffatt was looking to buy a property at Lighthouse Beach, she knew she needed the help of someone with a broader understanding of the industry.

"I work full time and have a busy life, so I don't have the time to shop around and make appointments with different banks," says Sandra. "I was also looking for someone who could objectively compare packages and advocate on my behalf; as I was looking at both investment properties and a residence".

Sandra chose a broker that she had worked with previously, who is a member of the MFAA.

"I have been dealing with the same MFAA member for several years now, and I have found them to be extremely professional, and they nurture a friendly and trusting environment which is very important to me," says Sandra. "They have taken a lot of the stress and worry out of re-mortgaging, and I know that everything is being taken care of."

Sandra estimates that her broker saved her several days of time by making appointments and comparing packages for her.