

## ***8 GOOD REASONS TO CONSIDER USING MY SERVICES***

1. My main focus is on **achieving a good lending outcome** for you. The first thing I do is to always **LISTEN** to what you want to achieve! The most important thing is to understand fully your needs and wants and then offer a choice of suitable lenders and loan products which have the most appropriate features and are affordable for you. Any loan recommendation is based on your situation, not my compensation!
2. I work for **YOU!** I give you **prompt, personalised service**. I handle your loan application from start to finish. I handle all the paperwork for you and keep you informed about the progress of your application at each step of the way. I endeavour to make the whole process as quick, smooth and worry-free as possible.
3. I charge **no fees** for our services for arranging residential & business mortgages\*. I am paid a commission by the eventual lender and I am required to disclose this to you at the time of application. Other types of lending do incorporate a fee for service.
4. I can offer an aggregate of lending solutions regardless of your needs. I have broad lending experience and am **accredited with 27 different lenders** and can facilitate all types of loans for owner occupied, residential investment and for business purposes.
5. I am experienced in lending in difficult situations and am accredited with a number of **“non conforming” lenders** so even if you feel your situation is bad, you are behind in your mortgage payments and/or your credit cards are over the limit, I may still be able to assist.
6. I have **10+ years of broad lending experience**. I am a member of the Mortgage & Finance Association of Australia, the Credit Ombudsman Service Ltd and I hold the requisite Professional Indemnity insurance.
7. I can provide you with a **FREE Property Report** on any property you are considering purchasing and I also have available **FREE Guides** on all aspects of buying, selling, refinancing and investing in property.
8. I am **associated with a network** of other local finance, accounting, legal and real estate professionals and can recommend their services if required.

For a no-obligation consultation, please call -



**Michael Budge**

Mortgage & Finance Broker

Credit Representative Numbers 403510 & 403511

**M 0418 54 7337**

**T 1300 54 7337**

PO Box 2121, North Brighton, Vic 3186

**E [admin@baysidefinance.com.au](mailto:admin@baysidefinance.com.au)**

**W [www.baysidefinance.com.au](http://www.baysidefinance.com.au)**

\* Some fees and charges levied by different lenders may be payable.

## CLIENT CASE HISTORIES

These are some of the people I've helped over the years with residential lending.

### **Chris & Sue F, Langwarrin**

- Situation:** The clients needed to refinance their loan urgently as their Bank had foreclosed on them and given them 30 days to vacate the property
- Problem:** The husband had suffered a number of serious injuries at work and had considerable time off. The clients were behind in their loan payments and had incurred a number of credit card defaults because of this.
- Solution:** Found a Lender who was able to refinance their loan to 85% LVR and also reduced their external non-mortgage debt down from \$83,000 to \$37,000.

### **Robyn C, Glen Iris**

- Situation:** The client wanted to purchase a property, had owned a property previously but had been renting for a number of years
- Problem:** She was an older borrower and not many lenders would consider her because of her age
- Solution:** Managed to find a Lender that would extend the term of the loan until age 70.

### **Mark J, Langwarrin**

- Situation:** Client wanted to purchase a property on the Peninsula.
- Problem:** Unusual property - part residential and part commercial. Lenders don't like lending against these properties because they are hard to re-sell.
- Solution:** Found a Lender who would look at a "Mixed-use" property and later on also refinanced the loan to help the client expand his business.

### **Len & Jo D, Geelong**

- Situation:** The clients needed to refinance their existing loan and had several credit cards with large outstanding balances
- Problem:** One of the borrowers had a default.
- Solution:** Found a lender who ignored the default, organised a loan in the wife's name at a better rate, refinanced all the credit cards and saved them about \$900 per month.

### **Garry C, Carrum**

- Situation:** The client needed to refinance his home loan because of a large number of arrears and missed payments on his loan.
- Problem:** Had been locked out of his house by the Sherriff and was living with family.
- Solution:** Negotiated with the Sherriff to withdraw the Sale Notice and obtained a new loan with a Lender that ignored his past repayment history.

### **Robyn H, Port Melbourne**

- Situation:** The client wanted to buy an Investment Property.
- Problem:** The vendor of the property she bought needed a very quick settlement.
- Solution:** Found a lender that was able to get an application approved and settled in under 30 days