

# DIRECTOR'S PROFILE

## Michael Budge



I am both a mortgage and a finance broker. I have access to a full suite of business and personal financial products and endeavour to provide a one stop service for my clients.

I am committed to providing a superior level of service to my clients. I pride myself on giving my customers what they want because I take the time to understand their needs and then deliver what I promise. I do all the work for you. I find and compare the loans, negotiate with the Lenders, Lawyers and Estate Agents etc so the process is as worry free for you as possible.

### What I can offer you –

- 10+ years broad lending experience. Skills in knowing where to place your loan so that it will have the best chance of being approved.
- Advice on home and investment property purchases, sourcing low cost mortgage finance, Investment Property Analysis, Self-Managed Super Fund Lending, Loan structuring, Mortgage Reduction strategies and on-going Debt Management advice
- For home buyers, a FREE Property Report on ANY property you currently own or are looking to purchase
- FREE Guides to download for 1) First Home Buyers, 2) Buying and Selling a Property, 3) Refinancing a Property and 4) for Property Investors
- Expertise in lending in difficult personal circumstances, ie credit cards maxed out, bad credit history, banks said no, Sheriff knocking on the door, etc
- A high standard of customer service with a “can do” attitude
- Professional management of your application from initial enquiry through to settlement and beyond

### Key Facts –

- Diploma of Financial Services (Finance & Mortgage Broking Management FNS 50504)
- Credit Representative of eChoice Pty Ltd  
Australian Credit Licence # 390528
- ASIC Credit Representative #s 403510 & 403511
- Member: Mortgage & Finance Association of Australia P/L #12562
- Member: Credit Ombudsman Service Pty Ltd #s M0003906 & M0011321



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***I specialise in arranging the following types of lending -***

## **HOMELOANS**

***For Owner Occupied & Investment Properties inc First Home Buyers***

Let us arrange the loan for your property. We take the hassle out of your biggest purchase

### ***Existing Loan Refinancing***

Refinance your current home loan for a better rate

### ***Debt Consolidation & Mortgage Reduction***

Consolidate all your debts into one loan - save money!

Learn how to pay off your mortgage much sooner – save interest!

### ***Non-Conforming Lending***

Credit Cards maxed out, bad credit history, Sherriff at the door, Bank said no – We can help

### ***Self-Managed Super Fund (SMSF) Loans***

Take advantage of new superannuation rules to invest in property

### ***Car & Personal Loans***

Loans for a new car or any worthwhile purpose

### ***Self Employed & PAYG - Full Doc & Lo Doc***

We can assist all types of applicants

## **BUSINESSLOANS**

### ***Lo Doc Vehicle & Equipment Lease Finance\****

Get the new vehicle or equipment your business needs to expand. Specialising in Lo Doc applications. Financials often not required#. Conserve Capital. Quick turnaround & settlement

### ***Working Capital Finance***

Get paid quicker. Finance your growth. Bricks & Mortar security not required

### ***Business & Commercial Property Loans***

Loans for Offices, Factories, Showrooms & other commercial premises

### ***Sales Finance\****

Finance for your customers to help them purchase your products

\*Conditions Apply – Clean credit, Property owner, ABN & GST registered 2+ years.

# Up to \$50K. Up to \$100K for Motor Vehicles. & Yellow Goods. & some other asset classes. Financials required otherwise

**I am also associated with a “Trusted Adviser” network of complementary business professionals, ie accountants, lawyers, financial planners, estate agents, aged care placements etc & can assist with referrals to these specialists.**

**Contact Michael Budge** Dip FS

Credit Representative Numbers 403510 & 403511

For prompt personal service



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