

8 GOOD REASONS TO CONSIDER USING MY SERVICES

1. 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.
2. During the initial consultation, I **assess your needs** and endeavour to answer any questions you may have. I then recommend the best loan for you with the most appropriate features at the lowest possible interest rate.
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 happy to disclose this to you at the time of application. Other types of lending incorporate a fee for service.
4. I am **accredited with 32 different lenders** and can facilitate all types of loans for owner occupied, residential investment purposes and for business purposes.
5. I am **accredited with a number of “non conforming” lenders** and even if you feel your situation is bad, ie you are behind in your mortgage payments and/or your credit cards are at their limits, I may still be able to help.
6. I have **10+ years 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, legal and real estate professionals and can recommend their services if required.

For a no-obligation consultation, please call -



Michael Budge

Mortgage & Finance Broker

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