

PROFILE - Michael Budge



What drives me –

I have a genuine interest in helping people achieve their financial goals. My main focus is on achieving a good lending outcome for my clients. I adopt the **Customer Priority Rule** as follows -

“I place your interests first in my dealings with you. In doing so, I will ensure I recommend a loan which is appropriate (in terms of size and structure), is affordable, is applied for in a compliant manner and meets your set of objectives at the time of seeking the loan.”

I treat you like I would a member of my family. I take the time to listen to your situation, understand your needs and then deliver a lending solution which is both appropriate and affordable. I offer you a choice of suitable lenders and any loan recommendation is based on your situation, not my compensation.

I have access to a full suite of business and personal financial products and endeavour to provide a one stop service for clients whatever their lending needs. I do all the work. I find and compare the loans, negotiate with the Lenders, Lawyers, Estate Agents, Suppliers etc to get your loan approved as quickly as possible and settled on the date set. I endeavour to ensure that the entire process is as smooth and worry free as possible.

What I can offer –

- 12 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, Loan structuring, Mortgage Reduction strategies and on-going Debt Management advice
- 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 and professional management of your application from initial enquiry through to settlement and beyond

Qualifications & Memberships –

- Diploma of Financial Services (Finance & Mortgage Broking Management FNS 50504)
- Michael Budge is an Authorised Credit Representative # 403511 and Kingbud Pty Ltd is a Corporate Credit Representative # 403510 of BLSSA Pty Ltd (Australian Credit Licence # 391237)
- Member: Mortgage & Finance Association of Australia P/L #12562
- Member: Australian Financial Complaints Authority #s M0003906



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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

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 & Short Term Funding

Need cash in a hurry? Funds available for any worthwhile business purpose

Security can be over existing business assets or property. Financials not always 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

∞ Some credit criteria may apply. Conditions apply

I am also associated with a “Trusted Adviser” network of complementary business professionals, ie Financial Planners, Accountants, Lawyers, Estate Agents, Aged Care placements etc & can assist with referrals to these specialists.

Contact Michael Budge Dip FS

For prompt personal service



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