

Stay in touch and stay two steps ahead with my clever broker app for your smartphone.

Part of the first-rate service I offer as a mortgage broker is checking in regularly with my clients and key contacts. I do this to ensure you're kept up to date with mortgage market movements to help keep you two steps ahead. Having a broker go into bat for you with your finance is the smart way to go, and now staying in touch has got smarter too.

Download my smartphone app today - just visit the iTunes App Store or Google Play Store, search for myAFGBroker and download the free app. Then simply open the app from your smartphone and scan my QR code below from your phone and you're done!



why use a broker



Max Ivanoff
Max Ivanoff Property Finance

Call us today on **03 8598 7999**

350a Glenhuntly Road | Elsternwick VIC 3185
Fax: 03 8677 1777 | Mob: 0405 595 610 | Email: max@mortgagefair.com.au
<https://www.linkedin.com/in/maxivanoff>



Australian Credit Licence Number: 389087



Why use a mortgage broker?

We work for you, not the banks. And, we go in to bat for you to get the right mortgage.

So what exactly is a mortgage broker?

There are literally hundreds of different loan products available right now. While this makes it harder for you to choose the right loan, it does mean that there's an ideal lending solution for you out there. It's just a matter of finding it. And that's where a mortgage broker comes in.

We shop around for a loan that's right for you and your circumstances. You could be a first home-buyer, looking to re-finance,

building your investments or looking for a competitive commercial finance product. We have access to over 1350 different loan products and we stay up to date with the constant changes and new products. This not only means we can go in to bat for you and match you with the right solution, but we can also negotiate great rates on your behalf.

When's the best time to use a broker?

Whatever part of the loan process you're at, and whatever type of loan you're looking for, we can help. It doesn't matter if you've just started thinking about buying, have already found the perfect house and want to quickly sort out your finance, are looking to unlock the equity in your current property, or are wanting to find out if there's a better borrowing option than the one you currently have – any time is a good time to explore your options.

The first thing we do is to meet you and understand what it is you want. We are, after all, your personal finance professional, so

the better we get to know you, your financial circumstances and long term goals, the better we can match the right product with you.

It's not just about finding the lowest interest rate – there are other things to consider. For example, if you're thinking about starting a family, flexibility is an important feature. Or if you want to renovate, easy access to equity can help. With so many products, you have so many choices.

Once we agree on the right loan, we take care of the application and get everything in place for the approval process, then see it through to settlement.

Why not just go to a bank?

Firstly, it's hard for most people to choose. Which bank? Which product? What about building societies and credit unions?

There are a lot of options out there, and with the Reserve Bank moving official interest rates and banks moving them independently, it's an ever-changing market. Not to mention all the new products that are constantly being introduced.

With choice comes complexity. It can get tricky to navigate through it all. And it can

take a lot of your time (and sanity sometimes too). A mortgage broker will steer you through this to find the loan that suits your needs and not the banks. We then deal with the lender and manage your application process through to approval.

In the simplest terms, a mortgage broker makes it easy – saving you time and, hopefully, a lot of money.

Let's keep it simple.

It's easier.

We start by meeting you at a time and place that suits you – at home, at work or over a coffee; during the week, at night or over the weekend – we're always flexible. We'll look at your current loans and financial circumstances and then research and find the right solution for you. We take care of the paperwork, manage the application process and then take it through to settlement.

It's fast.

We can get things moving quickly. We'll work with our lender networks and contacts, securing your finance as fast as possible.

It's more than just loans.

Lenders will ask you to take out insurance on your new property. We can help you arrange cover to keep the approval process moving quickly and hopefully save you some money.

It's all about you.

We work for you and not the bank. We get to know you personally to understand your unique circumstances. From our experience we know which lenders will have the product that will meet your needs. And we negotiate for what's right for you, not what's right for the lenders.

Over 1350 products from Australia's leading lenders

AFG has access to more than 1350 financial products from Australia's leading lending institutions.



Please note: we're a proud member of Australian Finance Group (AFG)* which has access to more than 800** loan products from Australia's leading lending institutions. The logos shown here represent AFG's lender panel.

*Australian Finance Group Ltd ABN 11 066 385 822 | Australian Credit Licence Number 389087.

**Your broker may not necessarily hold accreditation with all lenders represented or in respect of all loan products. If there is a particular lender you're interested in doing business with, just let us know.

Any advice in this publication does not take account of your personal circumstances. Before relying on it to make a decision, you should consider how it applies to your overall circumstances or get personal advice.