

Why use a mortgage broker?

Mortgage brokers can save you time

The choices now available in the mortgage market can seem limitless and completely overwhelming. You can choose to research the subject, the lenders and their products yourself, or work with a Finance 4 mortgage broker who already has that knowledge.

Mortgage brokers give you choice

Finance 4 has a panel of Lenders from which we recommend a loan. We must be accredited with our lenders to offer their products, and are required to keep up-to-date with their latest offers.

Mortgage brokers can help find the right loan

The best deal is not necessarily the cheapest rate. A good mortgage broker will examine your circumstances and future plans to recommend a loan that is right for you. Having an appropriate loan which works for you can help you build wealth.

Most mortgage brokers don't charge you

Brokers from Finance 4 don't charge a fee for their service as the lenders pay a commission for the loans they write. Lenders offer the same interest rates via the mortgage broker as they would directly, and a broker could save you money in other ways. Some products and lenders are only available through the broker channel.

Mortgage brokers can help you avoid pitfalls

Many products seem to offer a great deal but they could have penalties, fees and charges you may not be aware of. Or, they may not offer the flexibility you require in the future. A mortgage broker can help you avoid taking out a loan you might later regret.



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