



# An inside look at mortgage brokers

**A**LTHOUGH around 45 per cent of home loans are now sourced through mortgage brokers, some people are unclear about what mortgage brokers actually do.

A broker is the “middleman” between lending institutions on its panel (banks, credit unions, building societies, non-bank lenders, etc.) and customers looking to secure a loan to buy property.

Mortgage Choice loan consultants work with up to 29 leading lenders who offer a range of

loans to property buyers, including first and subsequent home buyers and investors, those looking to refinance, consolidate debts, build or renovate, as well as older people looking to access equity in their properties.

Brokers work with customers from the initial phone call through to helping them choose a loan for their lifestyle and

financial needs, apply for it, see it settled – and beyond.

Importantly, Mortgage Choice loan consultants do not charge for their services.

Mortgage Choice is Australia’s leading mortgage broker, and is constantly recognised for its achievements.

Recent accolades include 2007 – Australian Banking and Finance Magazine Awards Best Mortgage broker and 2007 Franchise Council of Australia Excellence in Franchising Awards Franchisor of the Year finalist.

More information is available at [www.mortgagechoice.com.au](http://www.mortgagechoice.com.au) and by contacting David Flude on 02 6334 3301 or come into our new office at 137 George Street, Bathurst.

Mortgage Choice is Australia’s leading mortgage broker, writing around one in every 20 Australian home loans.

Its accredited and experienced loan consultants provide profes-

sional home loan advice on, and choice of, products offered by a panel of over 29 leading lending institutions.

They do not charge customers for service.

Mortgage Choice does not have any of its own loan products and consultants are paid the same commission regardless of lender or product chosen by the bor-

rower\*.

So, why not let the local team find the most suitable property loan option for your individual needs.

Contact David Flude at Mortgage Choice in Bathurst on 02 6334 3301.

Or visit [www.mortgage-choice.com.au](http://www.mortgage-choice.com.au) for more information.

\*This information refers only to loans provided by the panel of 29 lenders with whom Mortgage Choice has an arrangement, under which it receives commissions and other payments.