



Everything you need to know
about Mortgage Choice in Bundall

 07 5504 5569

Our team



Antony Muir Principal / Mortgage Broker

"I was driven to owning this business by my desire to have Choice. Choice in lifestyle, finances, and family well being. I want to help you realise your dreams and provide a professional and courteous service to you. With over 10 years experience in the industry, I can provide professional and trusted advice when selecting the right home loan for you. Together we will set you on a path to achieving your financial goals."

Over the years I have been proud to receive a number of accolades.

Mortgage Choice in Bundall provides an award winning team at your disposal.

Together we ensure your financial needs are supported in a prompt and efficient manner.

Achievements

- Mortgage Choice Platinum Award 2014
- Mortgage Choice High Flyers 2014
- QLD Multi Franchise of the Year 2014
- QLD Business Driver Award 2014
- Mortgage Choice Platinum Award 2013
- Mortgage Choice High Flyers Award 2013
- Business Excellence Award 2012/2013
- Mortgage Choice Gold Award 2012

"Right from the beginning you guys were wonderful and even when the going got tough and I would have given up, both Antony and the team kept working and kept us in the loop so we knew exactly what was happening, thank you"

Joanne, Refinancer

Broker Assistant

The Broker Assistant is your point of contact throughout your process of applying for a home loan. Antony's assistant will guide you in providing all the relevant documentation needed for your loan application. We always strive to provide exceptional service to all client enquiries to help fulfil your needs.

Loan Processor

Once all the relevant documents have been provided, your loan application will now be processed. The Loan Processor will be dealing with your lender directly and will keep you updated throughout the process, from approval to settlement. As a premium broker with our major lenders, loans can usually be processed and approved within 48 hours from submission of the application.

Our service to you

We can be of assistance to you in any of the below services, just talk to your friendly Mortgage Broker.



A massive thank you to the team at Mortgage Choice Bundall. We had 100% trust and confidence in you right from the get go and have felt very supported even after the purchase. We cannot thank you enough for all the advice, excellent communication and effort you provided us. We will highly recommend your services to everyone who needs them - once again thank you for making the purchase of our first home so enjoyable! We look forward to dealing with you again one day in the future.

Georgia & Israel, First Home Buyer

Mortgage Finance

First Home Buyer

Taking that first step towards owning your own home can be an exciting and daunting experience. Meeting with your Mortgage Broker will help you understand the process of buying your first property. Any questions you may have will be answered by our experienced team. We are experts at helping First Home Buyers achieve their goal of property ownership.

Consolidation

Sometimes the accumulation of personal debt (eg. credit cards, personal loans) can put strain on cash flow and budgets. Ensure you speak to Mortgage Choice Bundall about the benefit of consolidating these debts into one repayment. This could cut years off your home loan term and help you build property wealth faster.

We understand everyone has unique circumstances. Mortgage Choice Bundall will assist you with your loan requirements and help you achieve your personal financial goals.

Property Investor

When investing in property, the key is to do your research. Mortgage Choice in Bundall are experts in property investment and have a range of services to assist you in making an informed decision. The aim of investment is to achieve a return long term. This should be one of your goals when deciding to purchase an investment property. Build your wealth now by asking us how!



Financial Planning

Financial Planning is a key part to achieving success. Meeting with our Mortgage Choice Financial Adviser will allow you to set a plan to protect, invest and grow your assets to ensure a path to comfortable retirement. Ensure you are securing the right advice that is relevant to your personal circumstances.

Whether you are:

- Saving for a Goal
- Requiring Insurance
- Planning to Retire
- Requiring Superannuation Advice
- Wanting to Invest

Whatever your situation may be a Mortgage Choice Financial Adviser can review and help guide you towards achieving your financial goals. They will work hand in hand in providing you with Total Financial Advice.



Support Service

There are a number of different services you may need during the achievement of your financial goals.

Solicitor/Lawyer – Antony works closely with two businesses both specialising in different fields. Whether you are a first home buyer or a confident investor we can offer you a reliable solicitor to suit your circumstances. Estate Planning and Wills are also important and advice regarding the establishment of these is recommended.

Accountant – If you need to manage your finances or simply do your tax return yearly, Antony has reliable and committed accountants on hand. They specialise in providing compliant tax advice and can help maximise your potential tax deductions.

Real Estates – Antony works closely with a number of different real estate agencies throughout Australia. If you are looking at purchasing but are only at the pre-approval stage we can refer professional and hard working real estate agents to help you find the right home or investment property in your chosen area.

As your Mortgage Broker, Mortgage Choice in Bundall have a trusted and reliable contact base for relevant services you may need along the way. Antony Muir has closely worked with all his business partners and understands how important loyalty and trust is with our clients.

The reward Antony receives from referring business is the confidence in knowing our clients are well looked after.

Property investment

Have you thought about what you might do with your equity? Do you think you have enough superannuation to retire comfortably? These 2 questions should form the cornerstone of investment decisions. Property is an asset class that constantly performs well over time. Ensure you do the following:

Research – Do your property research before making any decisions, don't buy on emotion, use your head and buy the right property that will entice tenants. Research the area; good transport link, close to shops, low crime rate. All these and more need to be factored in when purchasing an investment.

Professional advice – Ensure you receive advice from our Financial Adviser, Mortgage Broker or Accountant; let us assess your financial situation to analyse the best way you can make your money grow.

Equity – Have you utilised the equity in your current property to maximum benefit? Ask us how you can do this and take steps towards future financial security.

"Mortgage Choice Bundall was extremely helpful and made the entire process seamless. Thank you again for all your help."

Jai & Sarah, First Home Buyers

Clients notes

Our Panel of Lenders



What to expect

Initial appointment

Once you have made that step in scheduling an appointment with our Mortgage Broker, we will require you to complete an application form online prior to your appointment. Our Broker will review your application form prior to your appointment to ensure you gain the most out of your appointment and not waste time asking for preliminary information.

Loan application

We'll work with you to complete the application for your chosen lender. The application will then be submitted to the lender for prompt approval and you will be kept up to date throughout this process via phone, email & SMS.

Life of your Loan

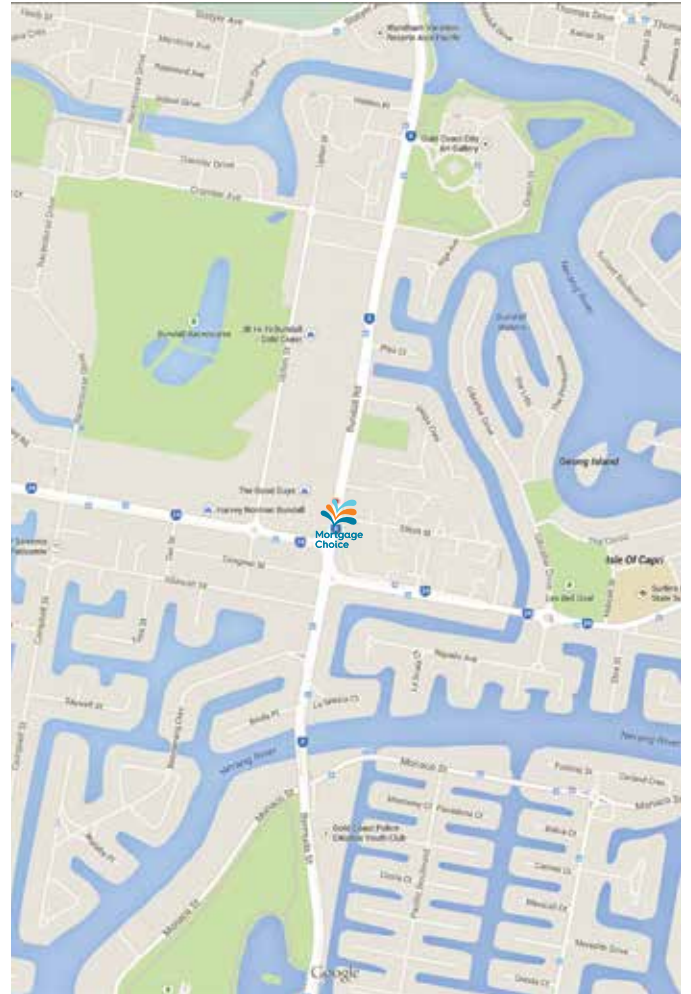
Mortgage Choice in Bundall is with you for the long haul. After your loan has settled we will keep in contact with you throughout the life of your loan. We offer an annual review to all clients to ensure they keep up with the increasingly competitive home loan market.

I am totally overwhelmed with the support that Mortgage Choice has given to us. We will be back next time we need a mortgage and will recommend this company to anyone who will listen!

The service of all of your staff has saved me stress and lots of money by tailoring a package to best meet my needs.

Nadia, Refinancer

How to find us



**Suite 24a
'The Pegasus Centre',
42 Bundall Road,
Bundall Qld 4217**

What happens next?

1

Application submitted to the bank (approx. 24-48 hours after all documents received)

- The Loan Processor will submit the application online, along with the supporting documents to the Lender

2

Application Assessment

- The Lender checks all the supporting documents and application forms to ensure that they are compliant and meet Lender requirements
- The application is then sent to the Lender's credit department for review

3

Conditional Approval (approx. 3-5 days after application submitted)

- When the Assessor is satisfied that the application meets their policy and requirements, they will issue a Conditional Approval
- The Valuation is ordered
- The Loan Processor will collect any additional documents (if required) by the Lender and submit them

4

Unconditional Approval issued (approx. 4-6 days after Conditional Approval is issued)

- When the lender has received the completed valuation report and any outstanding conditions for approval they will issue Unconditional Approval
- We send a copy of your Loan Approval to your Solicitor

5

Loan offer documents issued

- Loan Offer documents will be sent and you will need to sign these with your broker
- Return signed Loan Offer documents to the Lender
- Lender checks all signed documents and prepares your file for settlement
- One week prior to settlement, any remaining funds you are contributing must be paid into your solicitors trust account (or the bank can hold authority to draw)
- Once the bank is ready, we will notify your solicitor to book the settlement
- On the day of settlement, your solicitor will attend on your behalf. Cheques will be swapped between the Lender, your Solicitor and the Vendor's Solicitor
- The purchase of your new property is completed

CONGRATULATIONS! Your home loan has settled



Our Customer Charter

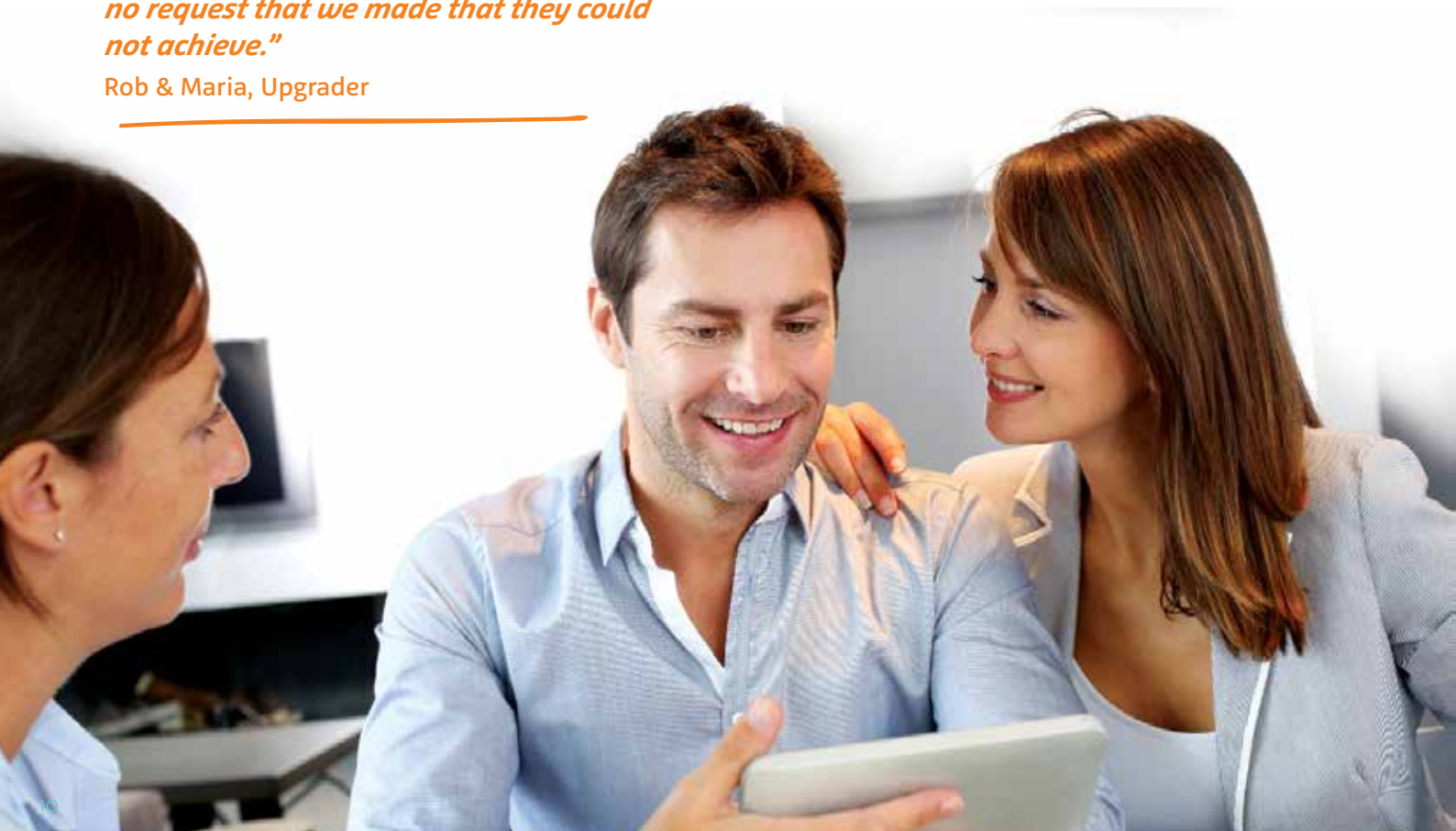
Mortgage Choice in Bundall is passionate about finding you the right home loan and making the home loan process as hassle free for you as possible.

Your Mortgage Broker will:

- Take the time to understand what you would like to achieve with your home loan
- Discuss the features and benefits you would like to see in your home loan
- Analyse and match your information and requirements to the features of the loans offered by our lender panel
- Explain the types of loans available to you from the lender panel, then provide you with a selection from which you can choose
- Outline features, fees, costs and other details associated with the loan you choose
- Prepare all of the paperwork for you and submit the loan application on your behalf
- Communicate with your chosen lender throughout the loan submission to settlement process, providing you with updates along the way
- Our brokers can also assist you with commercial finance, leasing and car loans
- Access to Mortgage Choice Financial Planning who assist you with your Insurance, Superannuation, Investment Plans and Wealth Management needs.

“Antony and his staff at Mortgage Choice in Bundall went above and beyond what should be expected from a Mortgage Broker. When their courteous and friendly business manner is combined with their excellent product knowledge and industry contacts, there was no request that we made that they could not achieve.”

Rob & Maria, Upgrader



Getting a better home loan is a breeze with Mortgage Choice in Bundall. I'm a repeat customer and wouldn't consider going anywhere else to refinance. The team at Mortgage Choice in Bundall are friendly, helpful and do all the running around.

I just had to turn up, choose which loan suited my situation and sign some forms. It's that easy ! Why would you go anywhere else ?

Natasha, Refinancer





Why choose Mortgage Choice?

- There is no charge to you for our home loan service because the lender pays us after your loan settles.
- Our brokers are paid the same rate of commission regardless of which home loan you choose, as long as it's a residential home loan with one of the lenders on our panel.
- Access to up to 28 of Australia's leading lenders, including the major banks.
- We make it easier for you by preparing the paperwork, lodging the application and doing all of the follow up on your behalf.

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