


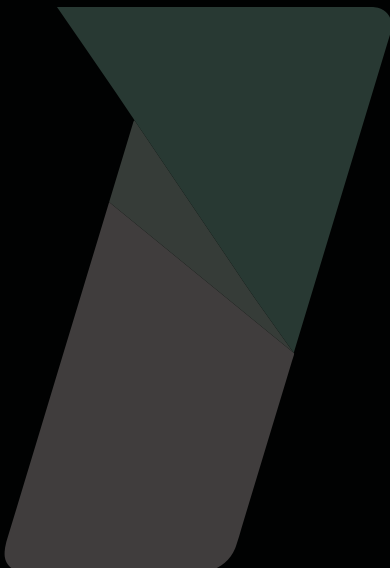


13 Critical Questions To Ask Your Mortgage Broker

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13 Critical Questions

You Must Ask Your Mortgage Broker.

1. Check what experience they have.
2. Where are they located and have they written many loans in the locations you are targeting?
3. Will they travel to meet you?
4. Have they done much 'off the plan' or 'construction' lending?
5. Do they have their own Australian Credit License (ACL)?
6. Who is their aggregator?
7. Are they accredited with both non-bank lenders and mortgage managers?
8. Do they have lenders available who can choose the valuer?
9. Do they use PIA software?
10. Can they explain Negative Gearing calculations?
11. Can they explain Mortgage Reduction Strategies?
12. How do they explain and deal with valuation shortfalls?
13. Do they provide you with a weekly status update?