



Your Personal Plumber Pty Ltd



# FINANCE SOLUTIONS FOR YOUR DREAM PROJECT



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# Who Are We?

At FinanceCorp we are a dedicated team of professionals. We started in 2000 with a simple vision: to make finance easy. This evolved into our motto:

***finance made easy!***

Every one of our dedicated team lives this philosophy. In everything we do we are committed to making things as easy as possible for you. All FinanceCorp Finance Managers are fully qualified, trained and experienced mortgage professionals. They are committed to achieving the best possible results for you, every time, on time.

We deliver the very highest standards of services to every single one of our clients. We understand that your finance is unique and important to you and we make sure we take every care with your application. For you, the loan application process will be easy and you can relax knowing that your needs are being taken care of by your Finance Manager.

We live and breathe finance! This means that you benefit from our extensive knowledge and experience. But we never forget that obtaining finance can often be a daunting process for our clients and we ensure that you are kept informed throughout the process. We want you to feel reassured at all times that your needs are being taken care of.

## ***Need Some General Financial Help?***

At FinanceCorp, our experience has taught us that often clients need to understand their complete financial situation. We have carefully aligned ourselves with other high-calibre organizations that can assist you in the areas of financial planning, specialist investment advice and wealth creation strategies.

## ***Financecorp Ticks All The Boxes***

Not only do we deliver amazing results but you can feel confident using our services as we are full members of the Mortgage and Finance Association of Australia (MFAA) or Finance Brokers Association of Australia (FBAA). Our lenders panel is comprised of over 25 finance providers including banks, credit unions and non-bank lenders. This ensures you get the best product for you that is delivered in a quick and efficient manner.



### ***Services our Finance Managers provide...***

*With access to a huge range of products from over 25 lenders you can feel confident that we will find the right loan for you.*

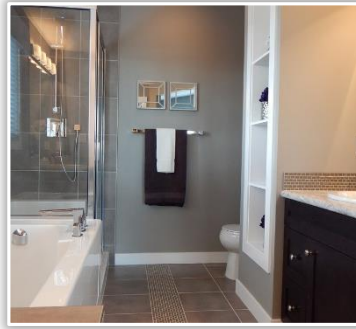
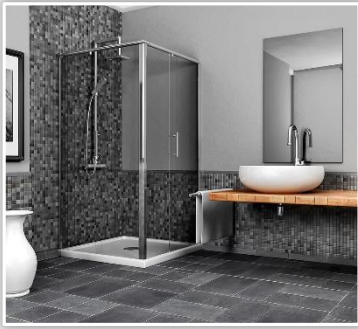
### ***We can assist you with the following:***

- Residential Home Loans
- Residential Investment Loans
- Specialist Property Investment Loan Structuring
- Residential Property Wealth Creation
- Land Subdivision Finance
- Development Finance
- Business Finance
- Commercial Finance
- Automotive, Boat and Consumer Finance

***Whatever you are looking for, we know that at FinanceCorp – we make finance easy!***



# 10 Reasons Why You Need a Mortgage Broker



In this age of technology where an endless amount of information is available at our fingertips it is easy to think we can do all the research and investigation that it takes when buying your next property.

However, the reality is quite different. Unless you have weeks of spare time and energy as well as the capacity to store and sort through the hundreds of home loans on the market as well as consider other variables such as fees and conditions.

## Here are 10 REASONS why a mortgage broker will prove to be invaluable:

**1. It makes financial sense.** In most instances, your mortgage broker's service is free. This is because lenders pay mortgage brokers a fee when they connect them to borrowers.

**2. Mortgage brokers work for you, not the lender.** We all know that banks and other lending institutions are keen to sign you up to their products, their real interest lies in making as much money as possible from the interest that you will pay over the life of the loan. Alternatively, a mortgage broker will put your financial needs first and find the loan that will best match your circumstances.

**3. Spoilt for choice.** You can rely on a mortgage broker to give you plenty of options. They have access to hundreds of different loans from a host of lenders, in fact far more than you will encounter if you choose to go it alone. You will find that mortgage brokers have access to some of the more boutique and wholesale lenders who typically don't advertise to the mum-and-dad property buyers. These lenders often have fantastic products and are also eager to gain your business.

**4. Spare the legwork.** By enlisting the services of a mortgage broker, you can let them do the leg work when it comes to the loan application process. This will not only make life easier for you but it can give you a better chance of gaining quick approval. This is because a mortgage brokers knows what individual lenders require and make sure your application is correct before submitting it.

**5. Get a health check on your current home loan.** The home loan market can change frequently with the move in interest rates. At any time you can ask your mortgage broker to simply take a look at your home loan, your personal circumstance and the home loan market and give you an update. This may simply be recommending that you stay with your current loan or that you move lenders or change products. Whatever the outcome is, you can feel relaxed knowing that you have been given a recommendation based on current information.

**6. Perfect match.** It is a common misconception that banks don't like mortgage brokers but the truth is banks generally like mortgage brokers as they typically put forward applicants who are going to meet their criteria. This can be good news particularly for higher-risk borrowers as it can avoid them being rejected and having a red flag on their credit history.

**7. Avoid the pitfalls.** It is typical for lenders to use terms to entice borrowers to choose their products. These can be things such as honeymoon offers, exit fees and fixed rates. All of these can seem confusing to the average home buyer. Your mortgage broker will carefully consider your specific circumstances and work through all of the various lenders' products. They will assess specifics including establishment and long term fees as well as terms and conditions to ensure you are not paying more than you should over the life of your loan.

**8. Borrowing within your means.** When you use a mortgage broker to obtain your home loan you are less likely to be over-stretched and find yourself in financial difficulty later on. Some lenders may allow you to borrow to capacity or even offer a loan that may not be quite right for your situation whereas a mortgage broker will always recommend the loan that makes the most financial sense to you.

**9. Switching is simple.** There are times when you may want to change your loan. This may be due to refinancing, buying or selling the property or a change in circumstance. Your mortgage broker can undertake all of the investigation and paperwork for you. It is not unusual for your mortgage broker to liaise with your conveyancer to keep things moving so that settlement occurs on time.

**10. Service when it suits you.** One of the great benefits of using a mortgage broker is that they can come to you at a time is convenient for you.



# Why Wait To Renovate!

Kitchen and bathroom renovations can provide some of the most striking transformations in a home. There is nothing better than to see your bathroom and/or kitchen re-modelled to reveal a brand new look to your residence.

Your Personal Plumber and FinanceCorp has a unique point of difference in that they can organize your complete renovation, whether that be a kitchen or bathroom, including all of the plumbing required and also assist with your finance!

## Kitchen Renovations:

Your kitchen is arguably the most important part of your home because we tend to congregate there with our family and friends most of the time. Interestingly, the cost of a kitchen including appliances, tends to be around 20% of the cost of the home, so it is a very valuable part of the house. Having said that, budgets for a kitchen renovation can vary considerably.

There are a number of reasons why your kitchen may be in need of a renovation. It may be the family has grown and you need more space, or you may need a refresh as the current kitchen is a little outdated. You may even have just bought the home and decided to upgrade the kitchen as part of the new experience!

The cost of a kitchen renovation is based on a number of factors related to the design, new interior decoration, ergonomics, aesthetics and appliance brands. When planning a renovation that you can afford, it is always useful to sketch out a basic plan and list the things that you want included, including the type of materials and also appliances.

A well planned kitchen renovation will also include accessories including decorations, worktops, doors, door handles and splash backs. These and the overall styling will reflect your own individual taste.



## Bathroom Renovations:

Not only is your bathroom one of the most essential rooms in a house, a well executed renovation can add thousands of dollars to your home. While renovating a bathroom can be a costly venture, if you have a reputable company working with you to achieve the result you require, ultimately you can save a few dollars along the way and still get your dream bathroom. When budgeting for a bathroom renovation, cost is a considerable factor.

Things for consideration include style, features and amenities, but the question is how much should you expect to spend?

Generally, you can expect to spend between \$10,000 to \$35,000+ and the cost variation will be dependent on the size of the bathroom, materials and fixtures used and the cost of lab



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