

The 4 Steps to save thousands off your existing home loan...



...start
saving
today!

The mortgage struggle is real.

The mortgage struggle is real. How much should I be paying? What 'hidden fees' are tied into my mortgage? What is my interest rate? When will I finally own my home? Am I working JUST to pay interest on my house? Should I be purchasing an investment property? What equity is in my home? What even *is* equity? It's a lot to take in and as we know too well, real estate, by its nature is just not secure because it is based on the fluctuating fortunes of the real estate and finance sector – which we know is prone to boom and bust cycles.

This should not be a reason to hold you back or confuse you when it comes to saving thousands on your home loan, even if your situation or finances seem at the outset, 'tricky'.

Unfortunately, the majority of banks have tight policies that are incredibly inflexible and don't take into account the real life financial situations that people face every single day.

There is however light at the end of the tunnel. I have made it my business to know the various bank policies and procedures and know them well enough to get you the best results.

Too often people get put into the 'too hard basket' for many brokers because they just want the quick easy deals.

The reason I'm different to the rest is, I understand your pain because before I was a mortgage broker I was a fifo worker. I had my own mortgage broker leave me high and dry followed by my bank when I talked to them direct. This led me down the path of finding a better solution and becoming a mortgage broker myself.

I was paying
too much for
years- I
feel your
pain.

Understand which banks can help you in your current situation.

Time is very precious. We spend so much of it at work that we don't have much to spare when we are at home. If you do a quick google search you will find 100's of options to reduce your interest rate and it's a very daunting task to know where to start.

When you do start, you will more than likely be rejected because you don't fit into the boxes the lender has put in place for people to get those super low interest rates. That's why it can be so disheartening and many give up before they even begin when they try to refinance to a lower interest rate.

A good broker knows which lender to check with first, which saves you time and money because it will speed up the process of actually refinancing your home to a lower rate.

It can become an expensive exercise if you don't know which lender to use at the start. You can even do harm to your credit score by applying for loans you were never going to get in the first place. I have had clients apply for loans with their own bank, be rejected and then we find out that they could have had a loan with another bank with an even lower repayment.

Luckily there are a few lenders that offer brokers free valuations, so I can find out quickly and for free what your home is worth and which lender to go with. I can also check your credit score and talk to lenders without affecting it at all.

Step 1 -
Understand
which banks
can help in
your
current
situation.

Find out how much you can save by refinancing today.

Every dollar you make in your job is precious. You have taken time away from your life, your family, your hobbies (for me it was my cricket club) and so many other things so that you can bring in the money. Any money you earn working should NOT be wasted away with a bank who doesn't understand you or your situation.

You may have taken your mortgage out for your home a couple of years ago when policies were different and based solely on your annual income they signed you up as soon as they could.

Bank policies can change by the day so whatever situation you are in now- it can in some cases *literally* pay to do a refinance. You don't need to be paying for the bank manager's holidays, you should be banking time and money for your own holidays with what you save by doing a simple refinance.

How much more time, how many more weeks, how many more years, do you want to be working just so you can pay your bank a higher interest rate, when if you switched banks you could save hundreds of dollars a month.

Every dollar you save converts to time earned back in your 'real life'. More time with your kids. More time at family birthday parties because you're actually able to be at home more. More time enjoying the footy with your mates because you're actually at home to attend the game.

Can you afford to delay refinancing if this is the case?

Step 2 -
Find out how
much you can
save by
refinancing
today.

Act at the right time. Be in the best position.

If you have kids and people ask you, “When is the best time to have kids?” often the answer is, “There is no *right/best* time to have kids”. All situations are different. There are so many contributing and individual factors to consider. The same goes for mortgages.

Sometimes people think waiting until you have more savings will help you be in a better position to get a mortgage or refinance. Sometimes people think that working for a bit longer will help. Sometimes people think that they should get a car/personal loan (a smaller loan) before they should get a bigger loan (a mortgage). Sometimes people are right... but sometimes they are wrong, according to various bank policies.

The **best** time to talk to a broker is **NOW**. We might have a chat and you might decide that you actually aren't in the best position yet, but you will be in a couple of months, and that is OK. That is what I'm here for – to look into your options now, and into the future. **BUT** we also may look at *all* of your options, and *all* of the bank policies that can apply to you, and decide that even though you may have very little savings you will actually save *more* money by refinancing *now*.

Don't **EVER** hesitate to get a better understanding of your personal finance. The first and most simple action you can take towards saving money and being home more often, is just to *talk* about it with a professional. The longer you wait to talk to a professional who understands your lifestyle, the more time you could be spending working and the more money you could be wasting paying interest to the bank in the meantime.

You don't ever need to wait to be in control of your finances and aware of exactly what options you have.

Step 3 -
Act at the right
time.
Be in the best
position.

Get the process started and start saving cash!

Paperwork. Meetings that could have been emails. Phone calls to explain the same thing to someone, again. We all hate 'wasting our time' with these things, but we do it because we know at the end of the day, by doing them, you're getting paid to and you're putting money in the bank.

The same can happen when you fill in the paperwork for a mortgage with me. It might not seem appealing or worth your time, but just imagine how much faster you could be in your new home because you're not wasting your time looking for the best finance available to you - someone else is doing the 'grunt work' but *you* get all the benefits. *PLUS*, you didn't have to spend any time or money to do it!

Once you have filled in all the info you can either email it back to me or come and drop it into the office and we will have a chat about your options. **NONE** of this costs you a thing! My services are **complimentary**. Mortgage brokers make their money from the bank **you decide** to go with. This whole process is in **your control** 100% of the time. There really is **no** reason not to have a quick chat with me today. You have everything to gain, including money in your hands and time back at home. Isn't a 10 minute phone call worth that to you?

I can answer questions you have about credit ratings, casual and contract employment, current interest rates, and how to go through the first home buying process. I can put you in touch with amazing builders. I can help you find the perfect block for your family. I will go above and beyond for you, I have proved this time and time again with my clients.

Step 4 -
Get the process
started and
start saving
cash!
\$\$\$

I know.
I've been there.
Let me help.

I know *first hand* what it's like to feel like you should be getting ahead faster but not quite knowing where to start. Here it is. Here's where you start to take control. Here's where you find out what your options are. Here's where you decide *how* and *where* you want to spend *your* time. It's just a phone call or email.

0448 912 765

mike@myfinancepeople.com.au

That. Is. It.

Make a choice today about where you want to be financially and physically a year from now. Then, let me help you get there.

Contact Mike
today!
0448 912 765
mike@myfinancepeople.com.au