



## Home Loans Made Easy: ways to apply for a loan

The following table provides a guide to criteria that may be important to you when looking to apply for a loan.

### Before submitting a loan application

Pre check your borrowing limits, without affecting your credit history

Confirm the property you want to buy is acceptable to the bank

Identify any potential lending issues

Access multiple lenders to maximise your lending options

Have your loan supporting documents pre checked to ensure they are correct & suitable

Access expert knowledge across multiple lenders

A person to person experience

### During the loan application process

Have your loan submitted by your own advocate

A person to person experience

Someone to speak to during the process if things go wrong

### Post loan settlement

Ongoing contact with the same person who submitted the loan on your behalf

#### Mortgage Broker

#### Direct with Bank/ Finance Institution

#### E Platform Lender



VARIES



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The information on this brochure is of a general nature only and may not be relevant to your particular circumstances. The circumstances of each borrower/ investor are different and you should seek advice from a financial planner or credit representative (depending on your requirements) who can consider if the strategies and products are right for you.