

Pre-approval

We prepare you, the right way

We're passionate about Property. And, we're advocating for a memorable way of securing you the right finance for the right home or investment.

We'll guide you and gather the information needed to get the green light you need to make that first step, a pre-approval. All while making the process simple and refreshingly personable. Without time zapping complication. And, with absolute trust.



Process

Below is our step by step process



STEP 01

Fact find and initial consultation

Your Mortgage Advisor will arrange a time to speak with you over the phone. We will discuss your needs, goals and financial situation in detail. To make sure we are well prepared.

At the same time, we pride ourselves on educating clients and welcome any amount of questions you had.

STEP 02

Document collection and review

Now we know a little bit more about you, it's time to collect documents for our verification and internal credit review process. From payslips to bank statements, we gather more than your usual, to ensure the bank approval is easier. It's the right way to tackle the biggest decision.

Using your specific requirements, and our specific know-how, our team of credit officers will provide you with a succinct and clear document list. And, using some nifty tools to keep the same and easy to manage.

STEP 03

Compare lenders, review proposal and submit

Oh, our favourite stage. We take the time to review all 25+ lenders, to make sure, you get the best result.

From; rate, to structure, to fixed and variable., the options are endless, but our discussions are worth it.

We finalise our choice of lender here, and make sure you understand why.

Once we know where we are going, our team will prepare the relevant compliance and application forms for you, ensuring it's done the right way.

Once we have everything ready; we submit to the bank and keep you updated every step of the way.

STEP 04

Tackle the banks questions and seek pre-approval

The banks! Leave them to us. We talk to them and iron out any questions on your behalf. We know them, and they know us - we fight for the right outcome, that pre-approval.

We also will coordinate any valuations, feedback and queries into a straight forward format for us to tackle together.

STEP 05

Complimentary discussion with our Property Advisors

Stage 5 - celebrate, that finance is done and dusted for the time being.

Now we have your finance pre-approval sorted, it's best to speak to our expert team of Property Advisors to see if you need help. Complimentary free discussion, to guide you through the wilderness of property.

