

Brochure

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WHY USE A BROKER? WHICH HOME LOAN? WHICH INVESTMENT LOAN? MORTGAGE REDUCTION? WHY STUART BARKER & ASSOCIATES?

WHY USE A BROKER?

Anyone who has recently applied for a Home Loan or may be considering doing so would no doubt be very confused about which loan to take or which organisation to deal with.

It is difficult to make an informed decision on which facility is right for you without detailed knowledge of the industry and how it works.

This is where a specialised intermediary such as Stuart Barker & Associates can help.

There is far more to consider than simply the Interest Rate and we take pride in carefully analysing your individual financial position and future needs when assessing which facility is right for you.

WHICH HOME LOAN?

As mentioned, obtaining a home loan is not quite as straightforward as it used to be and to obtain the right home loan is not easy, as some organisations would have you believe.

Every organisation has a duty to sell its own products and sometimes it is difficult to get an unbiased opinion as to what is right for you as your needs are often overlooked.

We have no loyalty to any particular organisation and have arrangements with a wide range of Lenders which allows us to find your loan based on your needs, both now and in the future.

WHICH INVESTMENT LOAN?

When thinking of an investment loan there is even more to consider than with a simple home loan.

Aspects such as

- Interest Only as opposed to Principal and Interest,
- am I structured right to do this,
- how much could I afford to spend,
- should I fix the loan, split it or stay on the variable rate,
- what costs are involved etc. etc.

There is also the aspect of tax and through our association with professional accountancy firms we can assure you receive the right tax advice when considering your options.

Stuart Barker and Associates are also able to direct you to solicitors who specialise in conveyancing and can carefully advise you of legalities and contractual obligations of your proposed investment property purchase. Insurance is often overlooked and to minimise your risk we can direct you to various professional insurance advisors who specialise in risk management.

Ongoing management of your investment is also very important and our association with an award winning Property Manager will ensure your protection in this area. **MORTGAGE REDUCTION?**

This is an area that is becoming more and more popular with home loan borrowers as they are able to use their income more effectively to rapidly reduce debt through a Line of Credit facility.

This can be applied to both home loans and investment loans but beware, there may be certain tax implications in using mortgage reduction in relation to a investment loan and these are discussed in detail with you. Also beware of unrealistic debt reduction plans, as a plan should be carefully tailored to your detailed personal spending habits. Remember also that what you get out of a plan is only as accurate as the information that is put in. **WHY STUART BARKER & ASSOCIATES?**

As with any financial decision it is important to know who you are dealing with ie their credentials and experience, when seeking advice.

Stuart Barker and Associates is a member of

- the Finance Brokers Association of Australia
- the Mortgage Industry Association of Australia

and willingly subscribes to the Code of Ethics of both associations.

We are also members of

- PLAN Australia an organisation of Professional Lenders. Accordingly you can be assured of honesty and integrity in all dealings.

The Principal, Stuart Barker, is an

- associate member of the Institute of Financial Services and has over 26 years banking and finance experience with extensive knowledge of the Home and Investment lending market.

These associations and background ensure that you can deal with us with confidence. Our affiliations with other professionals, necessary in protecting you in a home or investment property purchase, also ensures that all aspects are covered for you.

Should a fee be applicable in arranging your particular financial needs this will be fully disclosed to you at the initial interview and is payable only on a successful application. Your initial interview is of course obligation and fee free.

If you would like to discuss any aspect of home loans, investment loans or mortgage reduction please feel free to contact us.