

PEARSE
FINANCIAL

WHY A MORTGAGE BROKER?



Lender Choice:

Access to AFG's panel of lenders, which includes the 1,450 home loan products from over 45 of Australia's leading lenders



No Service Cost*:

Brokers work for you but are paid by lenders and so the service doesn't cost you anything

*Other fees and charges may apply e.g. credit checks, conveyancer costs, valuations, settlement fees, product fees etc.

WHY PEARSE FINANCIAL?



Background and industry knowledge:

- Commerce Degree, Chartered Accountant and Cert IV in Finance and Mortgage Broking
- Five years as a mortgage broker plus seven years of accounting and management consulting experience in banking



Personal Banker:

End to end management of the application, settlement and post settlement process to take the stress out of home buying. One point of contact for all your banking and property questions



Ask our clients:

See below a link to our google reviews:
[link](#)



MONASH University



CHARTERED ACCOUNTANTS
AUSTRALIA • NEW ZEALAND

The National Finance Institute

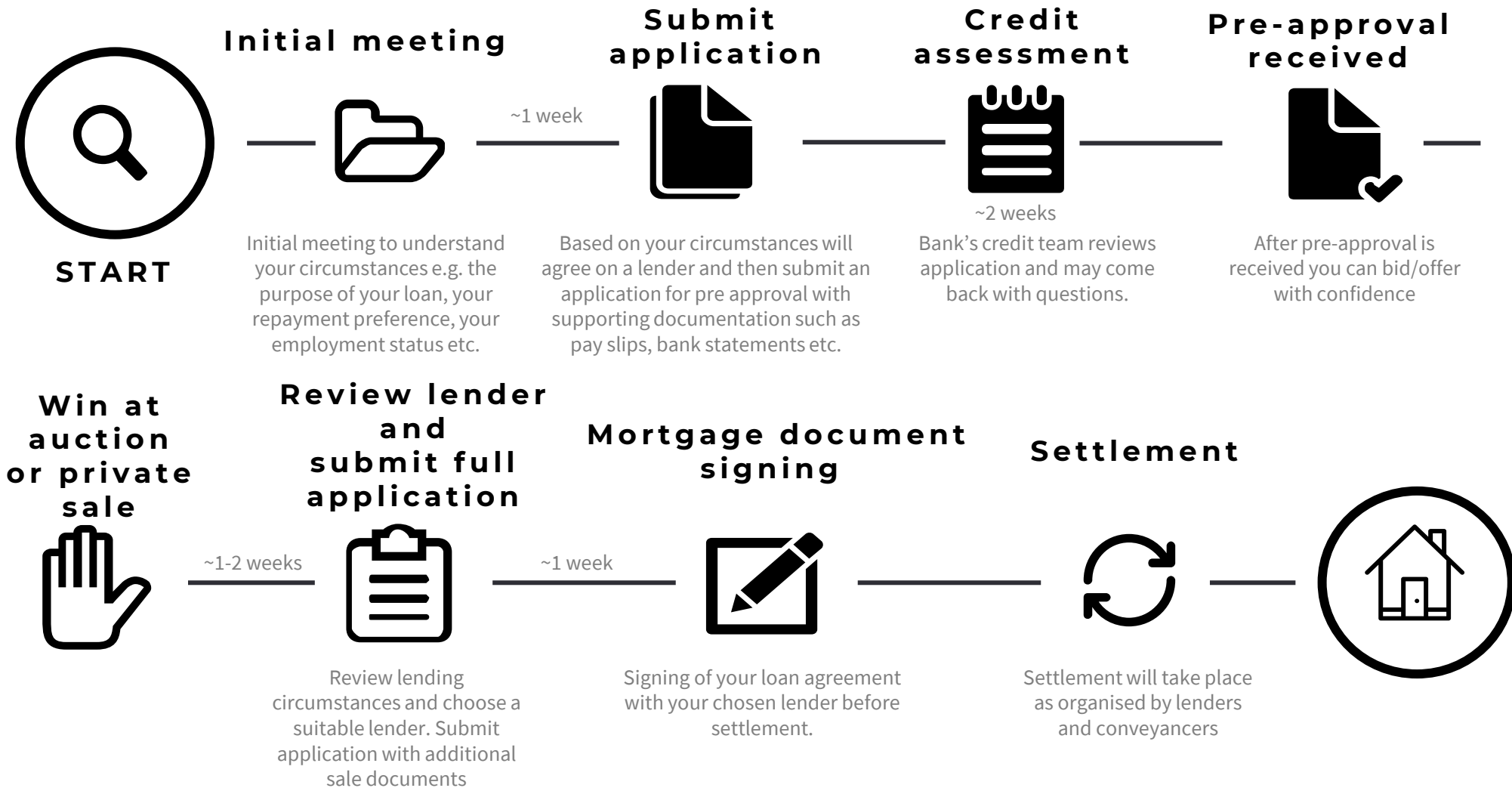


Deloitte.

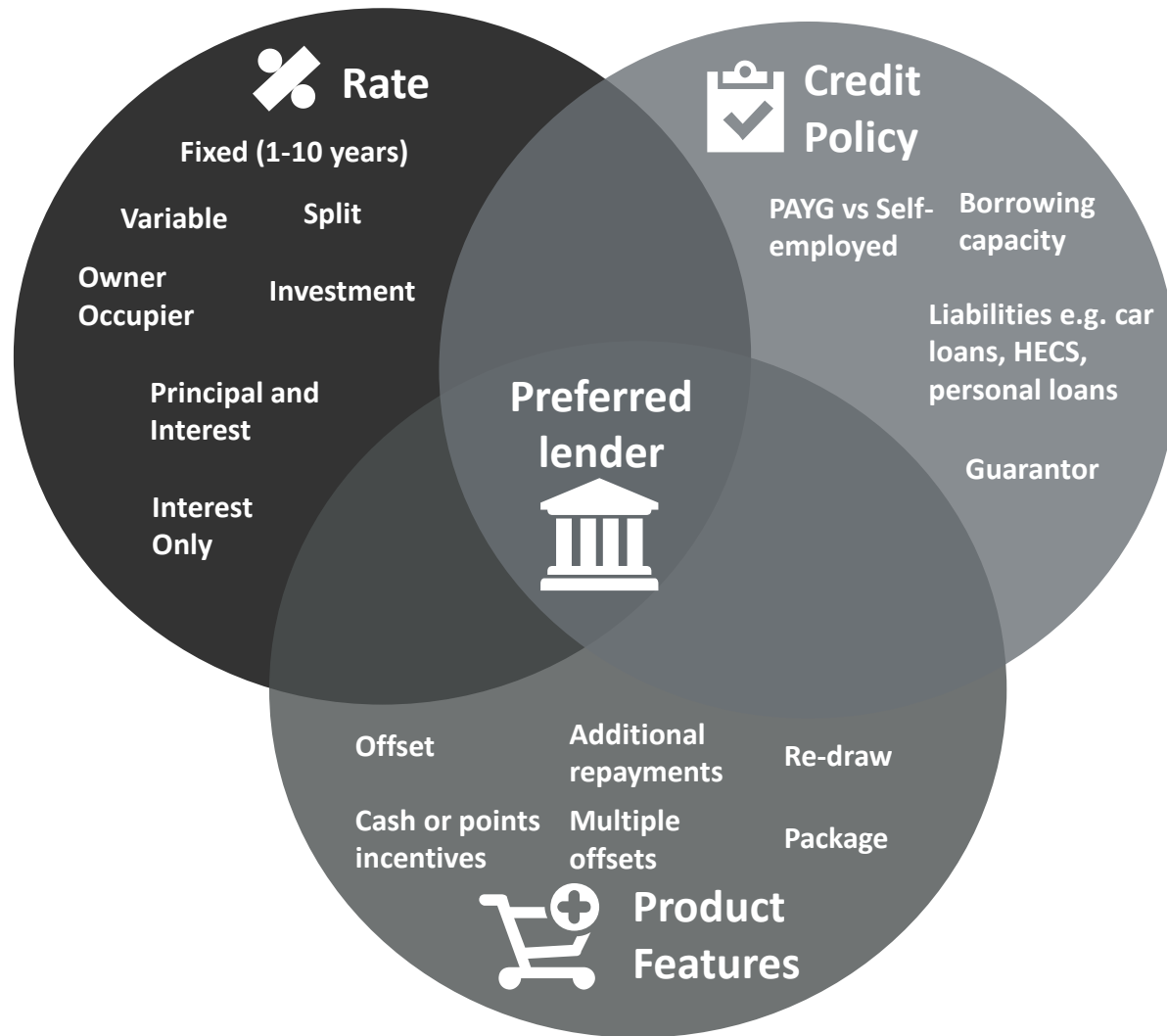


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PURCHASE PROCESS



HOW A LENDER IS SELECTED



BROKER COMMISSIONS EXPLAINED



UPFRONT COMMISSION

This commission is what I get paid by the lending institution, for securing a new client.

If you are not happy with your loan product and change lender within the first 2 years, I may need to pay back a proportion of the upfront commission I receive.

Average: 0.715% (incl GST)



TRAIL COMMISSION

This commission is what I get paid by the lending institution, for retaining a client.

This is calculated based on the outstanding loan amount.

Average: 0.165% per annum (Incl GST)



EXAMPLE CALCULATION

Loan amount: \$500K

Up front commission: \$3,575

Trail commission (year 1): \$825

For more information enquire about a remuneration disclosure document

THE TEAM



JENINE BALIBALOS

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Property reports

Reviewing
documents

Loan
applications

Status updates

Settlement
updates

Loan fixing

Annual reviews

HELPERS

Property Lawyer:



- Xin Katsu, Katsu Lawyers or Sarah Vincenzi
- Services: Contract reviews, conveyancing and property law
- Contact details:
 - Xin 0433 290 433 xin@katsulawyers.com.au
 - Sarah 0402 212 221 sarah@mylegaladvisor.com.au

Building and Pest Inspection:



- Pete Alexander, Safe Home
- Contact details: 0409 495 949 peter@safehome.com.au

Property Advisors:



- Alastair Mairs (Property Bureau) or Amy Lunardi (Amy Lunardi Property)
- Services: Buyer's advocates (identifying, negotiating, bidding etc.), vendor advocates and property management
- Contact details:
 - Alastair 0450 109 243 alastair@propertybureau.com.au
 - Amy 0411805500 amy@amylunardi.com.au

Note: There are no financial arrangements/incentives that exist with any of these helpers. They have been chosen due to their skills and exceptional level of client service.

CONTACT DETAILS

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Mortgage Broker

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