

Mortgage Broker Australia

Michael Nguyen, Sr.

Report on Mortgage Brokers Law Reform Commission
of Western Australia,1974

Avoiding Mortgage Fraud in Australia Matthew Bransgrove,2015-06-18 Written for mortgage underwriters, mortgage managers, mortgage aggregators, mortgage brokers, lenders mortgage insurers, title insurers, lenderssoÂ®(tm) and borrowerssoÂ®(tm) solicitors and valuers, it covers the essential elements in the detection of mortgage fraud in Australia. Mortgage fraud is on the rise as a result of the demystification of the mortgage lending process together with the digital dispersal of this information. At the same time, the means to commit fraud has become ever more widespread. In the last 10 years electronic bank statements, spreadsheets, graphics programs, high-resolution colour scanners and printers, disposable mobile phones, websites and social networking, have each enhanced the ability of fraudsters to steal or create identities, accurately falsify documents, and even fabricate fictitious people. In addition to the rise of fraud, the last 10 years have also seen a decline of the protection rendered to lenders by the Torrens system. Avoiding Mortgage Fraud in Australia: Toolkit for Mortgage Professionals looks at tactics such as using false websites, false people, false employers, false companies and false certificates of title, and the due diligence required to expose these falsities. Various fraudster strategies including Imposter Fraud, Settlement Fraud and Valuation fraud are then methodically examined. The book describes multiple

frauds with references to reported decisions, newspaper articles and ASIC press releases. In addition, case studies are used throughout to highlight the fraud in action. This book is indispensable for those working in the mortgage field. Features

- o Written in plain English
- o Ready reference and practical guide to avoiding mortgage fraud in Australia
- o Comprehensive overview of the tactics and strategies used by fraudsters

Related Titles

- Bransgrove & Young, The Essential Guide to Mortgage Law in Australia, 2nd edition, 2013
- Croft & Hay, The Mortgagee's Power of Sale, 3rd edition, 2012
- Tyler, Young & Croft, Fisher & Lightwood's Law of Mortgage, 3rd edition, 2013

Get a Second Opinion Before You Sign Shane Reynolds, 2020-09-15

Get a Second Opinion before You Sign Australia's first book on private lending and construction finance is indispensable for those working in the commercial mortgage field-as well as borrowers looking to obtain a mortgage. Commercial Mortgage Broker Shane Reynolds covers the essential elements in the preparation of a mortgage application, the process for successfully obtaining a commercial loan, hiring professional assistance, dealing with private lenders and related legal problems. In this guide, you'll learn how to:

- avoid predatory lenders looking to make a quick buck;
- succeed in uncertain times, identify opportunities, and secure funding into the future;
- select a broker who'll look out for your best interests;
- navigate various transactions.

Reynolds also explains the history of lending in Australia, the impact of the global

financial crisis and Novel Coronavirus on Australian banks, and private lending products. Filled with checklists, a glossary, and insights on where to go for more information, this complete guide to non-bank lending and construction finance is a timely reminder that what glitters may not be gold-and too much debt can swallow your financial legacy.

Mortgages Made Easy Bruce Brammall, 2015-01-28
Structure your mortgage for a more secure, more profitable property investment **Mortgages Made Easy** is the definitive guide to getting the optimal mortgage for your home or investment property purchase. Bestselling author, mortgage broker, and financial advisor Bruce Brammall, aka Debt Man, walks you through the process in his trademark style, giving you all the information you need to buy a property and finance it right. Success in real estate is as much about having the right debt structure as it is about buying quality property, and this book shows you how to build the financial fortification that is critical to your long-term security. You'll learn how to set yourself up for success before you even begin to house hunt, and how to approach investment properties differently from your own home purchase. Brammall guides you step by step through the loan and purchase, equipping you with the knowledge you need to make your property work in your favor. Property and debt are inseparable in the beginning, but what most people don't know is that accruing debt correctly plays a crucial role in the financial success of the property. This book explains it all, with practical advice and guidance throughout

the process. Learn why debt is necessary and property is so popular Navigate the big choices that buying property entails Discover the critical differences between homes and investment properties Get mortgage-ready and examine loan structure options Given his qualifications, Brammall intrinsically understands the point where property, debt, and investment intersect, as well as their broader role in your wealth-creation plans. Your home is your castle, and a major part of your future security – it's important to set it up right. For savvy advice from an expert perspective, *Mortgages Made Easy* is the property buyer's mortgage manual.

Be a Top Mortgage Broker D. M. Q.

Johnson, 2011-06-01 *Be A Top Mortgage Broker* is a one of a kind no-nonsense mortgage manual that will guide even the novice through establishing one's own mortgage company and enabling earnings of \$500,000/yr and more. Licensing criterias are listed for every State within the USA + international mortgage broker licensing for Singapore, Dubai, Bahamas and The Caribbean, Australia, Canada and New Zealand. Sample forms include loan summary sheet, loan origination agreement, commercial loan application, mortgage origination agreement and much more. A Lenders Directory is also included making this manual a 'must-have' for existing or potential business owners.

Your Successful Career as a Mortgage Broker

David Reed, 2007 Mortgage banking is one of the fastest growing industries in the country. In the next few years, home purchases are expected to run

into the trillions, creating more opportunity than ever for people seeking a career in this profitable industry. Real estate author, columnist, and veteran mortgage banker David Reed offers practical advice on licensing and educational requirements, as well as valuable guidance on the different career options available as a mortgage broker, mortgage banker, correspondent mortgage banker, and more.

Australian Property Finance Made Simple Konrad Bobilak, 2018-11-01 An essential tool for any serious property investor who is wanting to stake their claim in the 5.4 trillion dollar residential property market. Finally, an ex-banker, mortgage broker and property millionaire's 'tell-all' step-by-step blueprint, explaining how to build, structure and automate a multi-million dollar residential investment property portfolio correctly, that has the potential to replace your income for life! International author, speaker, entrepreneur and property expert Konrad Bobilak reveals all in this insightful and valuable book. You'll learn:- How to potentially save thousands of dollars in interest payments, and pay off your current 30-year principle and interest mortgage in 15 years or less without making any additional payments.- How to correctly structure your first and subsequent investment property acquisitions, and why you should never cross-collateralise your properties.- The function and importance of LVR (loan to value ratio), LOC (line of credit facilities), LMI (lenders mortgage insurance), offset accounts, and terms and conditions of loans.- How to beat the banks at their own game by

understanding the exact formulas that the banks use to work out how much money you can borrow; DSR (debt servicing ratio).- 12 powerful ways to supercharge your borrowing capacity that will enable you to buy more property than you ever thought possible.- 19 crucial questions that you must know in order to choose the best mortgage broker in the industry.- 12 most common and deadly property finance mistakes and how you can avoid them. This book will boost your financial literacy and intelligence, and take your property investing to a whole new level!

Collateral Damage: Life as a Mortgage Broker

Ralph J. Migliozi, 2011-05-02 Chronicles the career of a conflicted mortgage broker. This comical and tragic account explains the whole amazing subprime catastrophe through the story of one man. Mortgage brokers dominated the lending industry for 25 years before succumbing to the lure of ever riskier products that relentlessly blurred their moral principles. In the end, common sense was compromised by fear of losing to the competition. Here are the outrageous, and sometimes hilarious, stories of the sale's anti cs of all the players of the subprime crisis.

Property Investing For Dummies - Australia

Bruce Brammall, Eric Tyson, Robert S. Griswold, 2013-01-14 Learn to: Make real estate a part of your long-term investment strategy Pick the right properties for profit Spot the best deals on financing Understand the new rules for purchasing properties using SMSFs Become a successful property investor with this user-friendly guide Are you thinking about real estate as a long-term

wealth opportunity? Whether you're interested in a house, apartment, vacant land or commercial property, the second Australian edition of *Property Investing For Dummies* explains what you need to know to ensure you invest wisely. Discover how to build a winning property portfolio with practical advice on everything from choosing the right property at the right price to financing your goals with SMSFs, and much more. Decide which type of property is right for you – choose an investment option that fits in with your financial plans Assemble a reliable support network – research and enlist the help of lenders, buyers' advocates, advisers and other experts Explore your finance options – learn about mortgage terms, lending fees and holding property in a self-managed superfund Evaluate properties worth pursuing – find the right location, identify value and prepare to bid or make an offer Protect your investment – discover what it's like to be a landlord, learn how to insure your property and manage risk Build a solid portfolio – uncover the secrets to growing equity, diversifying and building an income stream Open the book and find:

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- Secrets for growing your profits

Getting Started in Property Investment For Dummies - Australia Bruce Brammall, Eric Tyson, Robert S. Griswold, 2014-04-28 Earn extra money investing in Australian property? Easy.

Whether you want to prepare for retirement or just make a little extra money on the side, *Getting Started in Property Investing For Dummies, Australian Edition*, is the perfect way to take advantage of one of the most reliable and profitable investment vehicles in history. From weighing up your investing and financing options to managing the ongoing costs of real estate and building a long-term portfolio, this handy guide gives you the practical help and smart advice you need to get started. Ideal for entry-level investors who want to add brick-and-mortar assets to their investment portfolios, this book covers where to find capital, how to finance purchases and get the best mortgage terms, how to measure the value of properties, basic landlording guidance, and more. Offers practical property investing guidance for first-timers Completely up-to-date with the latest information on the current state of Australian real estate Bruce Brammall writes on property investing, personal finance and tax matters for the Herald Sun, the Eureka Report and News Limited's Your Money, and is the principal advisor and mortgage broker with Castellan Financial Consulting and Castellan Lending If you want to get started in real estate investing—as a full-time endeavor or just an addition to your current investment portfolio—*Getting Started in Property Investing For Dummies, Australian Edition* has you covered.

How to Pick the Right Home Loan Michael Nguyen, Sr., 2020 Written but an experienced and awarding winning Mortgage Broker to help Australians buy their first Owner Occupier Home with the right

knowledge and information. This book explains financial concepts and strategies that can assist home buyers to navigate the Australian Lending Industry.

The Money Mentor Graeme Holm, 2019-10-01 The Money Mentor is my take on the classic self-help book - with one major difference: It's a bullshit-free zone! If you're reading this, it's because you've recognised that your finances need help. Either that or your kids gave you the book as a Christmas stocking-filler, it's pouring with rain and there's nothing on telly this afternoon. Seriously, however you got here isn't important. The important thing is - you're here. Right here, right now is where you start getting control of your finances. This is where you stop throwing money away like it's going out of fashion and start saving. This is where your financial worries start to lessen. This is where you and your family begin to get ahead in the game. What I do is very straightforward - I help ordinary Mums and Dads burdened with standard 30-year home loans, pay off those loans within 7 to 10 years. Yes, you read that correctly - you can be mortgage-free in 7 to 10 years simply by following a plan that we create together. It's not magic. There's no smoke and mirrors. It's not even a secret how we can do this together. In fact, I call it the 'not-so-secret, secret', because anyone can do it. Together, we examine your lifestyle and make a detailed assessment of your living expenses. Using that information, we then give every single dollar of your family's monthly income a specific purpose and structure it within a realistic budget. And

guarantee to pay the loan off in 7 to 10 years. Paying your home loan off over 30 years is bullshit! It's the biggest rip-off. When you're sitting in your bank, arranging your home loan, their entire focus is on the minimum monthly repayment. That just means they're forecasting their juicy profits over a 30-year period. Profits that you're paying for. We can even pay off that 30-year loan earlier in some cases. One of our records is having cleared a mortgage in only 3.5! Mortgage-free in three and a half years - wouldn't everyone love to be in that position? Our aim is to disrupt the passive, inherited way of thinking encouraged by the banks and to completely change traditional Mum and Dad psychology. Not with idealistic nonsense and impossible to achieve pie-in-the-sky advice aimed at solving unrealistic or non-typical situations. This book is packed with proven, practical and realistic strategies that work. If you and your family follow the process that we all agree to in the beginning, you will achieve the results we predict at the start. Guaranteed!

The Complete Guide to Becoming a Successful Mortgage Broker Patricia Hughes, 2008 A reliable mortgage broker is in constant demand and never short on business in any economic condition. According to the U.S. Department of Labor, the average income of mortgage brokers is \$43,210. The mortgage brokering business is one of the fastest growing occupations in America today, yet the financial success rate for these new brokers is dismal. It is estimated that less than 30 percent of new mortgage brokers ever become financially

successful. Virtually all mortgage brokers are paid strictly on commission, so there is little motivation for the company to help you succeed. You need the proper training to be prepared. This new book will provide you with a road map to financial success. You will learn how NOT to make the big mistakes most new brokers make, how to put a loan package together, how to find borrowers, how and what to charge, how to guarantee your fee, how to make buyers and sellers happy, and how to quickly and easily locate the best deals for your customers. Additionally, this book provides you with information on licensing and exam fees, the expenses of doing business, your vehicle and insurance coverage, sales techniques, simple methods to get hundreds of referrals, software programs that make running your business effortless, the private mortgage segment, the commercial market, secrets to using the Internet, realtors, online tools and ideas, mortgage technology tips, Internet leads, building partnerships, and much more. We also spent thousands of hours interviewing, e-mailing, and communicating with hundreds of today's most successful mortgage brokers. This book is a compilation of their secrets and proven, successful ideas. If you are interested in learning hundreds of hints, tricks, and secrets on how to earn a high, consistent income as a broker, this book is for you. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource

for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed.

The Happy Home Loan Handbook Aaron Christie-David, 2024-02-27 A step-by-step guide to getting your home loan approved. Buying a home is a milestone that should be celebrated, but too often the achievement is overshadowed by the stress people feel when trying to get their loan approved. Or, worse, the fear of the unknown prevents them from taking the plunge, keeping them stuck in the rental trap. Multi-award-winning mortgage broker Aaron Christie-David is on a mission to reframe Australians' attitudes toward getting a mortgage and turn their aspirations of home ownership into reality. The Happy Home Loan Handbook demystifies the home loan process, providing a step-by-step breakdown of how to get your loan approved; how best to set up your loan; how to locate, negotiate over and purchase the home you want; how to build your support team to guide you; and how this home-buying experience can become your reality. If you are an aspiring first-home buyer or ambitious upgrader, this helpful handbook will show you how to get your home loan approved and buy your dream home so you can get on with enjoying life.

Fast Track Your Mortgage Lorraine

Graham, 2002-08-01 It's no secret that you can save thousands of dollars by paying off your mortgage faster. But which mortgages allow you to do this? And where do you find the extra money to make the additional repayments? In this practical guide, Lorraine Graham takes you through the key steps to paying off your mortgage in a realistic timeframe. Lorraine explains the different types of mortgages available and shows how to calculate the one which best suits you. This is not just a book about throwing everything you can spare into your mortgage, but a whole new way of managing your finances so your money works for you. But it doesn't end there. Once you've paid off your mortgage, Lorraine shows you how you can use the money you saved to invest for a secure financial retirement - and ensure you enjoy the lifestyle you want. An extra \$45 a week on a loan of \$100 000 could save you \$50 000 and ten years of payments. An extra \$75 a week could allow you to pay off your loan in twelve years and retire with nearly a million dollars Whether you are single, a young family buying your first home, or an older family with an established mortgage, this book will show you how you can save ten of thousands of dollars on your mortgage without compromising your lifestyle.

Australian Property Finance Made Simple Konrad Bobilak, 2015-01-01 An Essential Resource Tool For Any Serious Property Investor Who Is Wanting To Stake Their Claim In The 5.4 Trillion Dollar Residential Property Market. Finally, an ex-banker, mortgage broker, and property millionaire's 'tell

all' step-by-step 'Blue Print', explaining how to Build, Structure, and Automate a Multi-Million Dollar Residential Investment Property Portfolio correctly that has the potential to replace your income for life! International Author, Speaker, Entrepreneur and Property Expert Konrad Bobilak, reveals all in this insightful and valuable book. YOU'LL LEARN: -How to potentially save thousands of dollars in interest payments, and pay off your current 30year Principle and Interest Mortgage in 15 years or less without making any additional payments. -How to correctly structure your first and subsequent investment property acquisitions, and why you should never cross-collateralise your properties. -The function and importance of LVR (Loan To Value Ratio), LOC (Line Of Credit facilities), LMI (Lenders Mortgage Insurance), Offset Accounts, and Terms and Conditions of loans. -How to beat the banks at their own game by understanding the exact formulas that the banks use to work out how much money you can borrow; DSR (Debt Servicing Ratio). -12 Powerful Ways to 'Super-Charge' your borrowing capacity that will enable you to buy more property than you ever thought possible. -19 Crucial Questions that you must know in order to choose the best Mortgage Broker in the industry. -12 Most Common And Deadly 'Property Finance' Mistakes And How You Can Avoid Them.

The Loan Arranger Guide Andrew Brien, 2012-03-01
A no nonsense guide to understanding the lending process, products and features, so you the consumer, can get the best deal! Are you a first home buyer? Are you shopping around for a new home

loan? Are you thinking of using a Mortgage Broker? Are you interested in understanding all of the different types of lenders and loans that are available? If you answered 'yes' to any of these questions, The Loan Arranger Guide is for you. This book is essential reading for all those wondering about borrowing money in Australia - how it all works and how to stay out of trouble. The Loan Arranger Guide is informative and user friendly and written in plain English. This book is easy to read and to navigate, so all the information you will need is at your fingertips, no matter where you open it. This book will simplify the home loan application process and could literally save you thousands over the course of your mortgage. It also provides information on managing your new home loan, including what to do when you are in default.

The Great Australian Dream Peter Boehm, 2011 The Great Australian Dream is a must-have for anyone considering entering the property market. As house prices soar, the 'great Australian dream' of owning your own home is very quickly slipping out of reach for many Australians, especially generations X and Y. This book arms you with the tools you need to confidently enter the property market. A practical, realistic and independent guide, The Great Australian Dream covers the spectrum of the home-buying process, from saving for a deposit and choosing the right loan, to managing your mortgage and becoming an investor.

Get a Second Opinion Before You Sign Shane Reynolds, 2017-06-09 Australians who want to apply for a mortgage or obtain a commercial loan have

more to worry about than paperwork, they must also contend with predatory lending practices. While the calls for a royal commission to investigate these practices continue to get louder, for now, those seeking private funding remain woefully unprotected. Shane Reynolds, who has been involved in Australia's finance industry for almost two decades examines these predatory lending practices, how to protect yourself and provides the reader with peace of mind in times of uncertainty. Written for both the consumer and finance practitioner the author also explains the essential elements in the preparation of a mortgage application, the process for successfully obtaining a commercial loan, hiring professional assistance and dealing with related legal problems. If the past is any indication, lenders and the financial services industry will continue to take advantage of borrowers. Know their tricks, protect investments and maximize wealth with the lessons in *Get a Second Opinion before You Sign*. Many borrowers face the challenge today of selecting their broker, the FBAA is the finance industry partner of choice for the finance professional, make sure your broker is FBAA accredited. - Peter White, Executive Director, Finance Brokers Association of Australia Limited

Getting Started as a Commercial Mortgage Broker
Peter J. Gineris, 2008-12-16 While residential real estate lending has gone soft, commercial lending is hot—with a wave of low interest rates and refinancing—and it shows no sign of slowing down. Right now, commercial mortgage brokering is one of the best ways to earn money without a ton of

training. In this practical guide for first-timers, you'll learn the basics of brokering from application to closing, as well as inside information you won't find anywhere else. So get started!

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