



## ABOUT NICOLE HEALES FINANCIAL

*"I couldn't find a professional, approachable Financial Adviser and Broker who spoke to me in a language I could understand, so I studied and became the holistic adviser I was looking for." – Nicole Heales*

### WHY USE A FINANCE BROKER?

Mortgage brokers play a vital role in the home loan market. I am an expert in the loan process and will help you obtain a loan for a home, investment or other commercial purpose.

By engaging me, you will get an efficient and cost-effective service. I can assist you in researching, organising and negotiating a loan that will best suit your lifestyle and financial situation. My role is to act as an intermediary between you and the lenders, ensuring that you get the best possible service. Overall, I aspire to help you save money, figure out a suitable loan structure and secure you your ideal solution.

### ONE LOAN PRE-APPROVAL FOR NO CHARGE

A broker's entire service, which should include: advising and giving you information on loan products, negotiating the loan on your behalf, and managing your paperwork through to settlement, is provided at no charge to you for your first loan pre-approval. All subsequent applications through to settlement will be charged at 1.1% of the loan balance.

### QUALIFIED AND EXPERIENCED

I have many years of experience within the finance industry and am fully accredited with the Finance Brokers

Association of Australia (FBAA). I understand the numbers and pride myself on my ability to translate these numbers to meet my client's requirements. I can even show you what my past clients have to say!

### UNDERSTANDING YOUR SITUATION

The initial meeting is for me to familiarise myself with the full picture of your finances now, as well as your future goals. To assist me in doing this, please ensure that you have your key documents available, as this will help me to find loan products that fit your lifestyle, whilst ensuring that it provides you with flexibility for any future changes.

### MAKING BUYING YOUR NEW HOME SIMPLE

Once I have a good understanding of your current and future financial situation, I can begin explaining the wide range of loan options available from a host of different lenders. I am able to outline the various loan products in plain English, as well as explain the loan process from application to close, including the documents required through the process. In addition we will go through all associated costs, disbursements, and fees of the loan application and I will give you a written schedule.



For more information, get in touch with Nicole today!

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