

Financial Fitness
(No exercise required)

It's just a conversation



What does a broker do?



**One size
does not
fit all**



**The Bank of
Family**

**First Home
Scheme**

**Joint borrower
sole proprietor
mortgages**

**Deposit
Unlock**

**Shared
Ownership**

**Deposit
Boost**

Let's talk credit score

- Multiple agencies accessed by different lenders
- Credit Score Vs Credit Check
- How to improve it?
- Credit balances
- Address history
- Electoral Roll
- Financial Links



What do lenders swipe right for?



Bank Statements



Responsible Lending



Strong History
(Employment, address)



WARNING!

This is not sugar free

PAY LATER

When was the last time you checked your BMI? (Borrowing Mortgage Index)

Lenders change criteria every day
and the amount you can borrow
could be very different if you
haven't checked in a while



Let's expel some mortgage myths

It's harder to get a mortgage if you're self employed

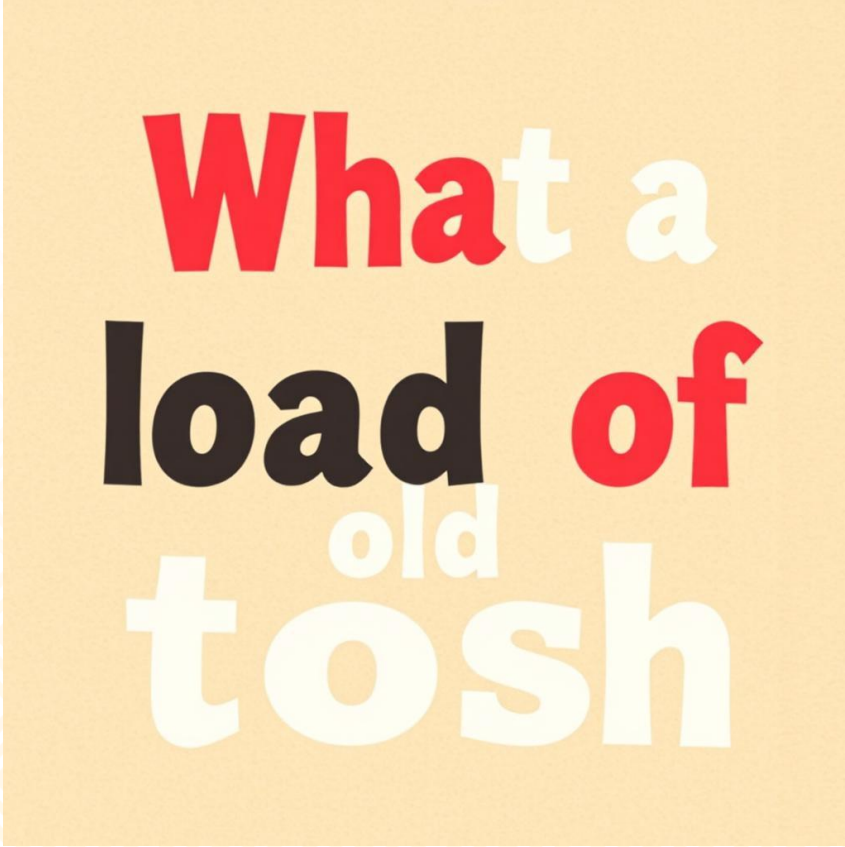
I have to have at least a 10% deposit

Bad credit means no mortgage

Don't look at a mortgage until you have found a property

Your parents can only help if they are rich

You should always go to your bank first



What a
load **of**
old
tosh

Thank you for listening



**Your home may be repossessed if you do not keep up repayments on your mortgage.
There may be a fee for mortgage advice. The fee is up to 1% but a typical fee is 0.3% of the amount borrowed.**