

Finding the best home finance solution for you

First National Real Estate and AFG



Click here for Mortgage Calculator: <http://www.visionabacus.com.au/w1/calculators/main/afgonline/LoanRepayment.html>

AFG



**first
national**
REAL ESTATE

Cairns Central & Cairns Beaches
We put you first



Partnered to perfection

First National prides itself on providing its clients with the best possible service, combining innovation and technology with a nationwide network of agents to deliver what you need.

We've partnered with AFG, Australia's mortgage market leader, so you can have access to one of our experienced, accredited mortgage professionals. They'll provide the home finance solution that suits your circumstances perfectly.

AFG is Australia's largest mortgage broker, with more than 650 loan products to choose from. Because their brokers are not tied to any particular lender, they have no interest in recommending one product over another. Whatever your circumstances, your broker will find the deal that's right for you, not the deal that meets your bank manager's quota.

What is a mortgage broker and why should I use one?

A mortgage broker is someone who shops around for the home loan that's right for you. Whether you're in the market for your first home or building a portfolio of investment properties, our brokers have access to hundreds of loans from a wide variety of lenders. Our brokers do the hard work for you. They make sure you get the best possible home loan for your circumstances and will manage the process from start to finish - at no cost.

Having an AFG mortgage broker arrange your home finance will save you time, stress and money - which is why First National's customers keep coming back for advice, time and again.

AFG makes it easy.

Right from the start, AFG and First National aim to make the home loan process as simple as possible. AFG brokers arrange to see you at a time and place that's convenient for you. We can compare your current loan, re-assess your borrowing needs or help you start from scratch if buying your first home. AFG brokers know which questions to ask so they can give you the right advice and identify the best options for you. From there, your broker takes care of the reams of paperwork and keeps you updated during the application and settlement process, taking all the headaches and stress away.

They're fast.

AFG brokers are geared up to deliver fast results. In many cases AFG brokers can obtain 'in principle' approvals within 60 seconds. They will contact lenders on your behalf and take care of what's needed to secure your finance as quickly as possible.

They go into bat for you.

AFG brokers understand that every borrower has unique circumstances and that some are more complex than others. They know, from vast experience, which lenders will work with customers who have more complicated requirements, and will happily negotiate on your behalf.

AFG gives you peace of mind.

AFG operates under the National Consumer Credit Protection (NCCP) Act 2009 which regulates the way AFG and its business partners conduct themselves in relation to credit activities. The NCCP legislation is administered by ASIC, who ensure that organisations are meeting their obligations under the legislation. This means that consumers can be confident that specific standards are being met and that high ethical standards are being maintained in the finance industry. AFG brokers are highly regulated under this Act, ensuring that the loan they recommend to you is suitable for your individual needs.

If you want the best possible mortgage for your property then talk to **Nick Barr**.

He's our **AFG mortgage broker of choice** and there's a reason for this.

Nick Barr gets results other brokers can't.

He's in the trenches day in and day out. He knows who to talk to at the banks to get you a better deal - and get it done fast. Simply put: **he lives and breathes mortgages**.

He knows every good product, and how to use them. He gets his clients the best interest rate, best terms and conditions and the lowest fees. Nick always looks for the best combination of these to suit everyone, and he knows that everyone's needs are different.

Better still, Nick explains your options to you in plain, easy to understand English. After all, finance can get technical, but Nick firmly believes that nobody should ever take up a loan they don't fully understand.

And best of all, once you're a client, you're a client for life. Nick treats his clients like family and is always searching for better deals for them.

Because of this, Nick is only available by referral. So before you talk to the banks, talk to Nick and tell him we sent you.

No wonder Nick's clients have had this to say:

"We have been dealing with you for a long time and the reason we continue to use your services is because you are very professional but also you have the ability to make people feel comfortable. Nothing is too much trouble for you, your service is and advice has always been excellent."

Andrea H.

"You provided a service second to none. I was kept up to date on all aspects of my loan application and progress. I could not ask for a better service and I have nothing but praise for the personal service that you provided. You guys deserve a medal!!"

Raelee F

"Just wanted to thank you for all your help in finding me my mortgage. I will recommend you to all who need a mortgage and I shall speak to you when I re-finance my other property or buy another."

Maria B

Nick is happy for anyone viewing this property through First National to contact him. Please make sure you tell him we sent you.

But we recommend you get in touch with Nick about your options early. That's because Nick gives each and every client his personal attention. And he is not always available to take on new clients.

He can be contacted on 07 4055 4277, nickbarr@mortgageaustralia.com.au or through his website www.mortgageaustralianickbarr.com.au.



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