

With you,
every step
of the way

 Mortgage
Express

I work for you, not the bank!

Vanessa Kupsch

DipFMBM



Mortgage Express has access to over 30 Lenders and 300 Loan Products, that being said, I believe that I can source mortgage finance that will be tailored to best suit your needs.

Once I've established what the most important outcome is for you in regards to your finance, I will do some research which will enable me to give you comprehensive comparisons of the best options in the market place. I will help you understand the features of each loan, so you can then make an educated and informed decision moving forward.

Whether it's a first home mortgage finance, subsequent mortgage finance requirements, refinancing of an existing facility, commercial or investment finance, I am here to help.



Answers to some Frequently Asked Questions

Do I have to pay Mortgage Express a fee?

No. My service to you is free as Mortgage Express Consultants are paid by the Lender for bringing the clients to them. My job is to ensure you have a full understanding of the costs of borrowing funds and wherever possible, try to reduce those costs. This ensures that you not only get great service but also, save you money!

What is a Finance Consultant or Mortgage Broker?

Mortgage Brokers assist home buyers in prequalifying, selecting a home loan and completing the required mortgage documentation. We follow your new home purchase, investment or refinance through to settlement and take the stress out of the process by keeping it running smoothly and convenient. By linking with banks and other financial institutions, we can offer you access to a wide range of home loan choices, which will lead you to selecting the right solution for your particular needs. In a nut shell, we do all the leg work for you.

How do I apply for a loan?

I will complete all of the necessary mortgage applications for you to ensure you have the optimum chance of success. Our custom mortgage broking software compares all mortgage rates, fees and hidden costs throughout our panel of lenders.

What is Pre-Approval?

A Pre-Approval gives you an indication of the maximum amount you can borrow. By getting your Pre-Approval you have some confidence to start negotiations on the purchase of your new home.

Can associated fees be added to my mortgage?

In some cases yes, but it will all depend on how much you are borrowing and the value of your property.

Some Handy Hints

Owning your own home is the Great Australian Dream! It can also be a quite stressful and confusing time. Hopefully this will help you along the way and give you some things to consider before taking the plunge.

SET YOUR GOALS

Setting the goals in terms of where you want to live, and what you want to spend is the first step. It is imperative to establish exactly where you stand financially, as you will need to know what you will be able to afford to pay back your mortgage each month. Put together a budget and be disciplined, but also, be realistic.

MEET WITH ME!

We will sit down when it's suitable for you in the comfort of your own home; and discuss your needs. By now you'll have a ball park idea of what you can spend, but we will go over that process in some more detail, and then, we will go loan shopping. How fun!

PROPERTY SHOPPING

Having worked in the real estate industry for over 20 years, I know some fantastic agents all around Melbourne. I can certainly assist you in choosing a great agent.

- Sign up on realestate.com.au for regular Property Alerts on newly listed properties in the area and price range you are shopping in;
- Speak to a real estate agent about your needs, not negotiables and price. They will be sure to let you know as soon as something comes on the market;
- Visit Open Homes with a checklist! You will undoubtedly be seeing a lot of property over a weekend, and let me tell you, you will forget things about a property and get confused. I've included some Home Buyers Checklists for your convenience. You'll thank me for it, believe me.
- Pre-Approval is going to give you some more power when negotiating on price, and also allow you to move quickly should you find your dream home sooner than you'd expected! That can happen very easily.

DUE DILIGENCE

You've found your home! Congratulations. Now for some serious stuff. It's time to get a Building & Pest Inspection. You don't want to be moving in to your new home only to discover rising damp, termites or faulty electrical work or plumbing. I can recommend a Building Inspector for your convenience should you not have one in mind.

LET THE FUN BEGIN....IT'S TIME TO MAKE AN OFFER

If you love the home, then make a serious offer. It is likely prices can be bargained down a few thousand dollars, but be careful not to miss out to another interested party over \$5,000. In the big scheme of things, it equates to no more than a chocolate bar once a week. Now is the time to get yourself a good Solicitor or Conveyancer. They will oversee the contracts before you sign to ensure everything is ok to proceed. I can also assist you with choosing your Conveyancer, I have two that I highly recommend.

CONGRATULATIONS. YOU'VE BOUGHT YOURSELF A HOUSE!

This is where we all tie in together for a smooth and easy sale to settlement. Everyone is invited to the party and each of us will play a part.

- You... Happy New Home Owner
- Me... your Broker
- The Lender
- Your Conveyancer
- Real Estate Agent

We will work together to finalise your paperwork with the Lender and loan documents will need to be signed. You will need to provide your conveyancer sale documentation so they can liaise with the Vendor's legal representative and start their process. I will walk you through every step of the way. It sounds more complicated than it actually is.

FINAL INSPECTION

Make sure that you do a 'final inspection' of the property a day before settlement. I will send you a friendly reminder so you don't forget. The purpose for this is to ensure the property is in the same condition as when you initially purchased.

PREPARING FOR SETTLEMENT & THE MOVE

It's always a good idea for you to confirm the date and time of settlement with your Conveyancer well in advance. They should provide you with a settlement statement shortly before settlement that will outline any balances of monies owing. It may seem like last minute and a bit of a rush, but unfortunately it is often due to them waiting on information from third parties, it is sometimes difficult for them to get it to you any sooner.

It's time to think about getting your connections arranged, electricity, gas, Foxtel; it's time to think about removalists and getting your mail re-directed and letting everyone know your new address.....So much to do. I can put you in contact with a company that will handle all of this for you. It's definitely worth looking in to.

RE-VISIT YOUR INSURANCE POSITION

It's an opportune time to review your current insurance needs and current cover. You will need to arrange building insurance prior to settlement, so why not do an audit on what you are currently paying and what cover you need. Have you got enough to cover your contents? Do you have landlord insurance on your investment property? I can once again assist you with this process.

WELCOME TO YOUR NEW HOME

Settlement has gone through. Your Conveyancer has called with the good news and you can collect the keys and start moving in! Best of luck.

The logo for Mortgage Express features the word "Mortgage" in a large, black, serif font. Below it, the word "Express" is written in a smaller, black, serif font. To the left of the word "Express" are three horizontal, gold-colored bars of varying lengths, stacked vertically, resembling a stylized 'E' or a set of steps.

Step by Step



Talk to me today to find out how I can help you with your financial requirements. I'd welcome the opportunity to assist you.

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Vanessa Kupsch is a Credit Representative (Credit Representative No.459736) of BLSSA Pty Ltd (Australian Credit License No. 391237).

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