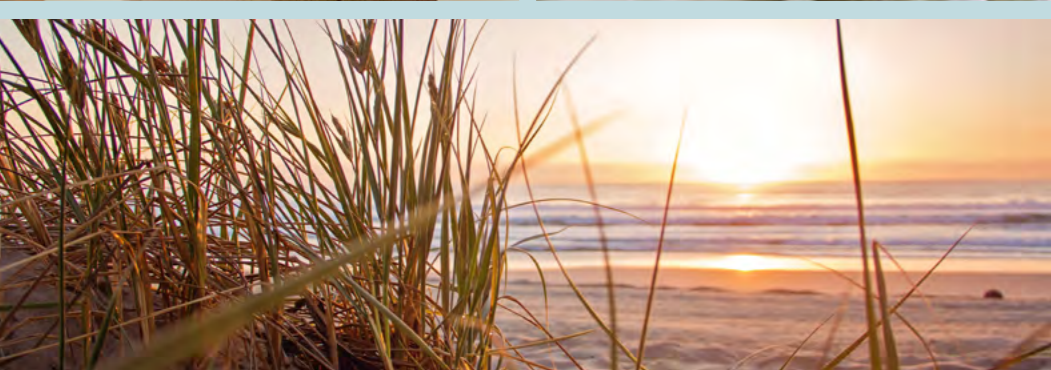




For life's biggest  
investments,  
we're on your side.  
Every time.



When going to the banks for a home loan, don't go it alone.



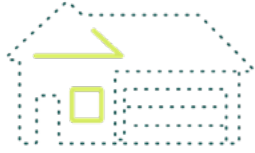
Buying property is a big deal, and way more complex than most imagine, with the savings hidden to those who don't know how to find them. Let our mortgage brokers help you.

Sphere Home Loans experts don't cost you a cent and can save you money on your mortgage by:

- reducing your deposit
- avoiding mortgage insurance
- negotiating property loans that align with your future financial goals.

It's free to talk to our expert mortgage brokers.

# The Sphere Home Loans team helps you:



Upsize



Refinance



Buy your home



Build your property portfolio

*We're here to help*

Don't know the steps to buying a house?  
Unsure whether you can repay the mortgage?

**You might be ready to buy now and don't even know it.**

Our mortgage experts guide you through all the steps, save you money and structure your loan to work toward your goals.

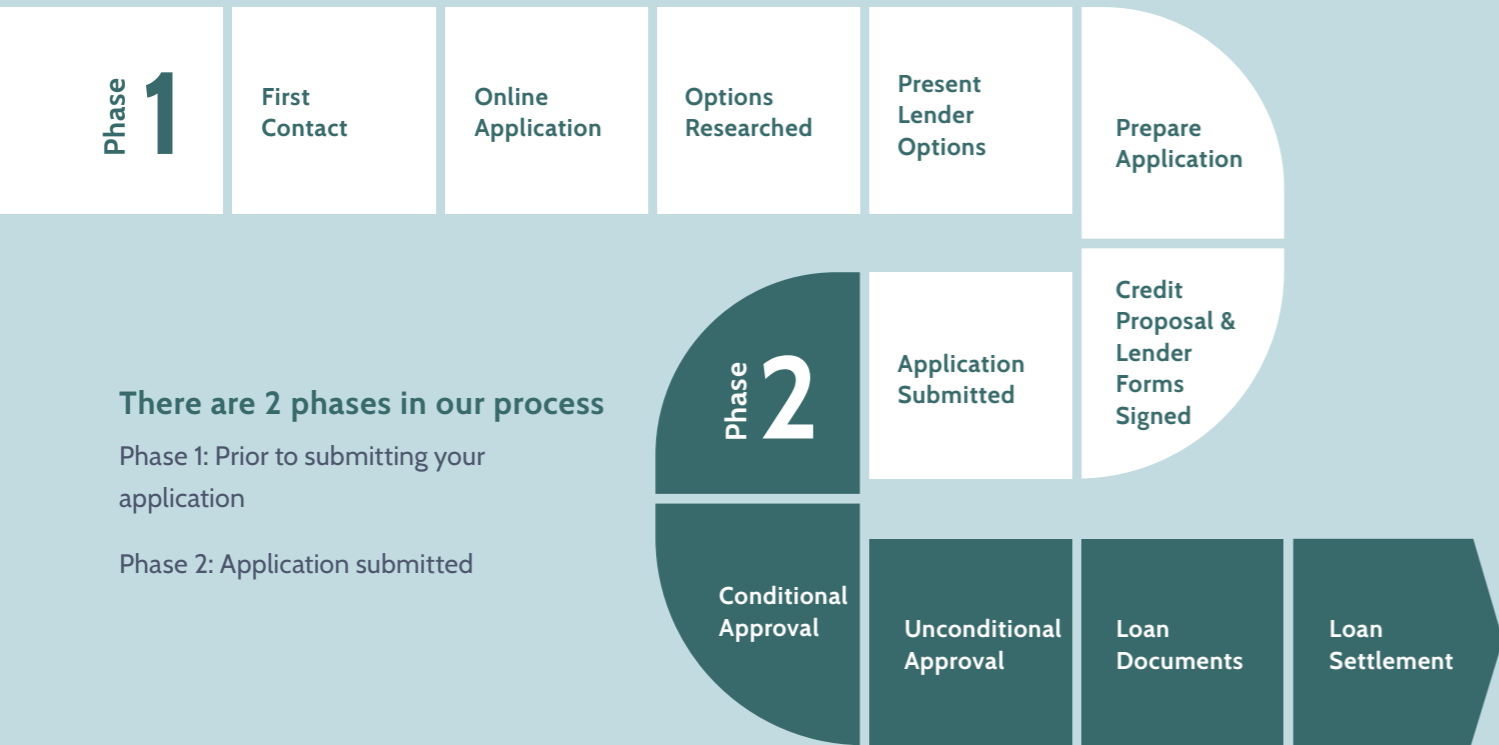
## **The Sphere Home Loans team:**

- **finds the right home loan for you** – the best value doesn't only mean lowest interest rate
- **fight for the best property mortgages every year** – we save clients tens of thousands of dollars annually through our yearly refinancing audits
- **fits the right borrowing strategy to your goals** – mortgages that help you grow your property portfolio, downsize, upsize or pay down debt quickly.





# Our process. *More savings, Less fuss.*



## There are 2 phases in our process

Phase 1: Prior to submitting your application

Phase 2: Application submitted

Our mortgage brokers work with aspirational home buyers and investors who are smart enough to know they need expert advice.

### Our Lenders

Sphere Home Loans offers lending options from over 40 reputable lenders with access to 800 loan products, including all major banks and financiers, giving you enormous choice.

Using Sphere Home Loans is absolutely free of charge. No lender is favoured over another.

**They compete for your business.**

### Buying a house involves:

Solicitors, Real Estate Agents, Pest Inspectors, Property Assessor, Banks.

### Building a house also involves:

Council, Architects, Builders.

### But talking to us is free.

No hidden costs. No pressure. No excuses.



# Kind words

I was not aware of the no LMI (Lenders Mortgage Insurance) policy with my profession, optometry. My current bank did not offer this to me. Rachelle took the time to find out more about my goals and went digging through multiple banks to map out a plan and find the best loan for me.

*Danya*

The first person we called about refinancing of our loan and purchase of our block of land was Genevieve. Her knowledge and cool, calm approach made a stressful process easy and understandable.

*Rebecca*

Having less than a 20% deposit, Joe took the time to explain my options and helped me select a lender best suited for my circumstances. He was able to obtain a borrowing capacity above my expectations at a rate below any I'd seen advertised.

*Damian*

Over 40 lenders  
and access to 800 loan products



# Helping you buy houses



Sphere Home Loans is a team of award-winning mortgage experts helping you navigate the lending market to save you money at no cost.

## **We negotiate fearlessly on behalf of clients.**

Established on the Central Coast, but increasingly helping clients in Sydney, Newcastle, Wollongong, regional NSW, and nationally due to the power of our reputation, we value long-term relationships and seek to find you savings throughout the life of your mortgage.



**Regularly featured  
in the MPA Top 100  
Brokers Nationally**

**Finalists in the  
AFG broking  
awards the past 7  
consecutive years**

**The Adviser Top  
Regional Office 2019**





*More savings. Less fuss.*

Make an appointment today  
Ph. (02) 4334 7077

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