**When time is of the essence, call an expert**

Sometimes, getting a deal over the line in time requires a conversation with an industry expert.

Late last year, Martin Jones was seeking finance to purchase a share in an investment property with two other investors, and simultaneously trying to secure finance for an investment property he was purchasing on behalf of his wife Sandra.

The financial institution he was dealing with was frustrating him and jeopardising his plans; with settlement fast approaching, the valuation was taking too long to be finalised and Martin didn't feel that he was being informed of progress.

On Christmas Eve, Martin contacted his local MFAA Approved finance broker looking for help, hoping to find a solution by the time settlement came around on 10 January.

He needed a fast solution.

In Martin and Sandra’s first meeting with their finance broker, after talking through the problems they had encountered with the bank, it came out that their owner-occupied property was unencumbered.

With that knowledge, the finance broker was able to recommend that they use a cash out loan to finance the purchase of both investment properties, which would speed up the process considerably – a very handy development so close to Christmas time.

The finance broker processed the application, and the valuation was completed on 27 December, with the loan approved and documentation sent out the next day.

Martin, on his finance broker’s advice, was able to hand deliver the signed documentation to the lenders’ solicitor, meaning that the loan was settled on time, and Martin was able to purchase both investment properties.

*\*Names have been changed to protect the clients’ privacy.*

I am a MFAA Approved finance broker who has the industry knowledge to overcome your mortgage hurdles.

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