

# ELITE BUSINESS WRITERS 2010

*The Adviser* ranks Australia's top brokers, who lead the field in a challenging financial year

# A BRIGHT FUTURE

Within an industry set to enter a new and widely-anticipated era of licensing, a number of elite performers have stood out from the rest in 2010

**D**ESPITE TIGHTENED lending conditions, *The Adviser's* second annual Elite Business Writers ranking has revealed that many brokers have achieved impressive loan volumes through their commitment to quality, value and service.

In an era of credit licensing and regulation, where that quality, value and service are essential to improving customer perception, it is through a commitment to customer service, ongoing support, diversification, cross-sell and the overall quality of loan submissions that these highly respectable volumes have been achieved.

Our 2010 Elite Business Writers have delivered significant triumphs, demonstrating that service value underpins a broker's offering. Being able to identify how that value can be realised is therefore fundamental to the success of any mortgage broking business.

Mortgage brokers who can fully deliver the value of their client service offering will be well-positioned to succeed as trusted advisers in the new licensing era. And as consumer confidence improves, brokers who can offer their clients a diversified and solid proposition will excel.

I would like to congratulate sincerely those brokers who make up the top 50 in this year's Elite Business Writers ranking, and I commend all brokers who participated in this year's survey.

I would also like to extend my gratitude to our industry sponsor, the Commonwealth Bank of Australia, for making the 2010 annual Elite Business Writers ranking a resounding success.

**Alex Whitlock**

Publisher

*The Adviser*

# FOCUS ON PARTNERSHIPS

Relationship building remains a core focus for Commonwealth Bank, and this year's rankings reflect that brokers and lenders who forge strong partnerships can enjoy positive results

**THE LAST** financial year was a challenging environment for financial services and particularly for mortgage brokers. During this time, national credit regulation has come into force and new compliance obligations have compelled brokers to elect their business model for the future, i.e. whether to hold an Australian Credit Licence or become an Authorised Credit Representative.

In addition, funding remains tight in the slow post-GFC recovery. A number of institutional funders have continued to keep a tight rein on lending policies due to having restricted funds. There is also a regulatory move – welcomed by the industry – toward responsible lending, which is reshaping the way in which lenders and intermediaries provide their services to customers.

In the post-GFC era, it has become evident that a broker's capacity to forge strong relationships with lenders is a pivotal element of their offering.

Brokers who made this year's Elite Business Writers rankings have been successful in developing positive personal relationships with their lending associates.

The Commonwealth Bank is proud to continue supporting the Elite Business Writers rankings, and this year's results are a testament to the quality and commitment of our nation's best brokers.

The brokers who have made it into the rankings are to be sincerely commended for their efforts.

At the Commonwealth Bank we are committed to helping mortgage brokers strive for quality of service and commitment through providing support and building relationships. Our relationship managers and credit assessment staff are always willing to assist brokers and to facilitate a positive broking experience.

We look forward to seeing the nation's quality brokers thrive in years to come.

Congratulations to all Elite Business Writers of 2010 – you are helping to shape and drive the future of mortgage broking.

**Kathy Cummings**

Executive General Manager, Third Party and Mobile Banking  
Commonwealth Bank of Australia

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## TOP 50 LIST

RANK	BROKER DETAILS		RESIDENTIAL MORTGAGES WRITTEN					OTHER BUSINESS WRITTEN			TOTAL VOLUME	CHANGE FROM LAST YEAR
	NAME	COMPANY	VOLUME	NO. OF DEALS	AVERAGE LOAN SIZE	% OF TOTAL BUSINESS	% THAT INCLUDED CROSS SELL	INSURANCE VOLUME	OTHER FINANCE VOLUME	TOTAL OTHER FINANCE		
1	Jeremy Fisher	1st Street	120,000,000	197	609,137.06	43%	51%	160,000,000	-	160,000,000	280,000,000	Up 6 places
2	Justin Doobov	Intelligent Finance	116,923,796	208	562,133.63	46%	0%	125,200,000	14,500,000	139,700,000	256,623,796	Down
3	Wendy Higgins	Mortgage Choice	141,344,304	562	251,502.32	96%	82%	6,480,000	-	6,480,000	147,824,304	Same as last year
4	Moshe Moses	Niche Lending Pty Ltd	50,000,000	70	714,285.71	39%	39%	45,800,000	32,500,000	78,300,000	128,300,000	Same as last year
5	Frank Taddeo	Finance National	112,301,700	300	374,339.00	89%	89%	-	13,500,000	13,500,000	125,801,700	NEW
6	Donald Yurn	Ivision Finance Group	95,000,000	154	616,883.12	78%	78%	24,000,000	3,100,000	27,100,000	122,100,000	Same as last year
7	Brad Nolan	Eastern Financial solutions	75,524,550	237	318,668.99	66%	66%	19,400,000	20,050,000	39,450,000	114,974,550	NEW
8	Tony Bice	Finance Made Easy	40,000,000	160	250,000.00	35%	35%	60,000,000	13,000,000	73,000,000	113,000,000	NEW
9	Phillip Nguyen	IFG Home Loans	96,800,000	250	387,200.00	86%	86%	11,000,000	5,100,000	16,100,000	112,900,000	NEW
10	Colin Lamb	Mortgage Solutions	106,000,000	265	400,000.00	100%	75%	-	-	-	106,000,000	Down
11	Paul Wright	IPS Home Loans	47,978,649	215	223,156.51	49%	79%	50,610,000	-	50,610,000	98,588,649	NEW
12	Katrina Rowlands	Mortgage Success	96,631,545	154	627,477.56	100%	0%	-	-	-	96,631,545	NEW
13	Michael O'Reilly	MOR Mortgage Options	95,839,731	420	228,189.84	100%	90%	-	-	-	95,839,731	NEW
14	David Friend	Tiffen & Co and The Mortgage Detective	68,231,059	212	321,844.62	71%	85%	7,000,000	20,220,000	27,220,000	95,451,059	Up 3 places
15	Deslie Taylor	Mortgage Choice	58,822,885	211	278,781.45	62%	85%	30,000,000	5,500,000	35,500,000	94,322,885	NEW
16	Gerard Tiffen	Tiffen & Co and The Mortgage Detective	93,605,473	379	246,980.14	100%	66%	-	-	-	93,605,473	Down
17	Scott Marshall	The Loan Arranger	86,466,694	416	207,852.63	99%	100%	-	1,025,000	1,025,000	87,491,694	Down
18	Alex Shumsky	Consolidated FS	86,508,288	170	508,872.28	100%	0%	-	-	-	86,508,288	Up 13 places
19	Raun Berger	Home Loans Etc.	84,391,610	307	274,891.24	100%	94%	-	-	-	84,391,610	Down
20	Alistair Baker	Aussie	79,590,720	257	309,691.52	100%	19%	326,493	-	326,493	79,917,213	Down
21	Anthony Smith	Gracetre Group	52,532,701	178	295,127.53	67%	49%	26,195,000	-	26,195,000	78,727,701	NEW
22	Paul Giezekamp	Property Secrets	63,000,000	157	401,273.89	81%	91%	15,000,000	-	15,000,000	78,000,000	NEW
23	Sean Beavis	Aussie	76,233,212	168	453,769.12	99%	67%	-	1,140,000	1,140,000	77,373,212	NEW
24	Angelo Benedetti	Oracle Lending Solutions	36,729,316	153	240,060.89	50%	78%	20,000,000	17,000,000	37,000,000	73,729,316	Up 2 places
25	David Wegener	Club FS (Norwood)	50,074,498	172	291,130.80	70%	15%	21,000,000	600,000	21,600,000	71,674,498	NEW