

CANBERRA

City News

ALL ABOUT CANBERRA

**NEW
HOMES
& LAND
FEATURE**

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ALL THAT STUFF
COPS WEAR ON
THEIR BELTS

TIM GAVEL
WHY CANBERRA
DESERVES A
SOCCER TEAM

JORIAN
GARDNER
GREENS PAINTING
THE TOWN RED?

ROBERT
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BEWARE OF
PONTIFICATING
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urge house
buyers to get moving!**

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Brokers urge buyers to get moving

NOW is the time to get into the housing market, says Alison Whittle, founder of The Mortgage Detective.

Alison was urging current mortgage holders and anyone who can take advantage of the last days of the first-home owners' grant.

"There is a lot of talk right now about whether the Reserve Bank will reduce interest rates or increase them over the next 12 months," she said.

"It is probably opportune for clients to get a review of their lending portfolio – in particular, if it has been a while since they have done something about it.

"It's also the time for those who are thinking of getting into the market to act immediately – the first-home owners' grant boost will be ceasing at the end of September. If you can take advantage of that now then you need to. There hasn't been a better opportunity.

"It's imperative that people, in the wake of the global financial crisis, look at the options they have in their property portfolio and examine the incredible opportunities that are out there now. Many people can benefit from taking advantage of market conditions and renegotiating their assets."

The Mortgage Detective recently merged with Tiffen & Co. The directors said the merger brought together some of the industry's strongest and most-experienced mortgage brokers, including Gerard Tiffen (managing director, Tiffen & Co), David Friend and Ms Whittle (director of The Mortgage Detective).

"We are now operating out of the one location in Kingston and continue to provide market-leading, home-loan and commercial finance solutions," said Alison.



The team at Tiffen & Co and The Mortgage Detective... "Our dedication, enthusiasm and passion for excellence are just a few of the benefits you will experience when working with our new, combined team," says Gerard Tiffen.

Gerard was awarded Canberra's number one mortgage broker by the "Mortgage Professional" magazine in 2005, 2006, and 2007 and was ranked number three within Australia. David was ranked 23 in Australia's top 100 brokers and ranked number four in the ACT in 2007.

"We have a lot of similarities in our business and it was just a natural progression," said Alison.

"Our clients know that they are dealing with an organisation that is strong and has years of experience.

"We have a panel of 25 lenders and from that we can help choose what best suits our client and their circumstances. For the consumers, it allows them the convenience of accessing an entire range of lending options at once – they can come to us and we have all that information at our fingertips.

"We have up-to-date market information and can guide clients in what are indeed uncertain times.

"A lot of our competitors operate from home-based offices but people can just drop in to see us here in Kingston easily and efficiently."

The merger accelerates the objectives of both firms to provide customers with the benefits, flexibility and strength of a large organisation without sacrificing the personal service one would expect from a small business.

Gerard said: "We have combined our expertise, experience and resources to provide our customers with a superior level of service. Our dedication, enthusiasm and passion for excellence are just a few of the benefits you will experience when working with our new, combined team."

David Friend agreed and said: "In these uncertain financial economic times, it is vital that customers know that they are dealing with well established and professional industry participants."

The merger has had an immediate impact with the new team recently ranked by "Mortgage Business Magazine" in the top 10 mortgage brokerage firms in Australia.

Alexander Whitlock, of "Mortgage Business", said: "Tiffen & Co/The Mortgage Detective punched well above their weight as a result of outstanding productivity of their business writers/ brokers. The team achieved one of the highest average loan volumes of any of the groups, highlighting the strong performance of this boutique brokerage and helping secure a top 10 ranking."

Improve your financial fitness

Tiffen & Co | The Mortgage Detective has recently been ranked in the top ten Mortgage Brokerage firms in Australia, as named by Mortgage Business Magazine and news site, www.mortgagebusiness.com.au.

TIFFEN & CO

THE MORTGAGE
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