



# Getting the Right Loan



Mortgage Crunch Kit  
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|   | Your Notes |
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| <p><b>Getting the Right Loan</b></p> <p>There are many options in the spectrum of home ownership, and a number of ways to finance your dream. So whether you're a first-time home buyer, or looking to upgrade, or wanting to buy an investment property, we're sure this guide will give you some tips on finding the right finance for your needs.</p> <p><b>The Scary Side of Buying a Home</b></p> <p>Without doubt probably one of the most difficult and sometimes scariest tasks for all homebuyers is tracking down finance for their new home.</p> <p>Getting the right loan, first time, is very important when it comes to saving money on your mortgage. You need to make sure your loan is best suited to your circumstances, both now and in the future.</p> <p>Wrong loan selection can cost you thousands of dollars in penalty and exit fees or, worse still, years of unnecessary mortgage repayments.</p> <p>The good news is, with the support of Mortgage Free Australia, you will have a team around you to coach and support you through this vital step. More about this later...</p> <p><b>But I Already Have A Mortgage!</b></p> <p><b>WARNING: Don't be complacent!</b></p> <p>If this is the second home you're buying, your current lender may seem like the most convenient option. And the convenience of sticking with them is certainly appealing.</p> <p>However, don't fall into the trap of assuming you can't get a better deal—sometimes a much better deal—elsewhere. Moving home is the perfect time to reassess your current mortgage set-up and chances are you can be doing it a lot better.</p> <p>Why stick with an outdated mortgage set-up when you could be owning your home years sooner?</p> <p><b>To Refinance, or Not To Refinance?</b></p> <p>There are many reasons why you may want to refinance your home loan.</p> <p>As a general rule, it makes sense to refinance your home loan when you are going to make considerable savings; when the amount of money you will save exceeds the costs involved with refinancing.</p> <p>The choice to refinance really comes down to 3 key questions. If you answer yes to any of these questions, then refinancing is probably for you:</p> |            |

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| <p><b>1) Are Interest Rates On The Move?</b></p> <p>In times of rising interest rates, fixing your loan can protect you against future rate increases and save you money in the long run... even if you're paying more initially than you would be if completely on a variable rate.</p> <p><b>2) Are You Looking For Some Debt Relief?</b></p> <p>Perhaps you're finding it difficult to make your current repayments, in which case consolidating all your debts can make a significant difference to your monthly repayments.</p> <p>For example, personal loans typically carry higher rates of interest and they offer no tax advantages. It makes sense to consolidate your loans into one and achieve a lower interest rate. You could consolidate all of your credit card debt(s) and personal loans at a 7% interest rate rather than say 18% interest from the credit card companies.</p> <p><b>3) Do You Want To Own Your Home Years Sooner?</b></p> <p>If you want to own your home years sooner, you should consider the newer loan products that will make your money work harder for you.</p> <p>With a traditional Principle and Interest (P&amp;I) loan, you will spend the first 10 to 15 years paying the interest component of the loan without making a significant reduction in the principal.</p> <p>However, there are now much better loan products on the market, which can make your money work harder for you, and significantly reduce the term of your home loan—without you having to make extra interest payments. These include:</p> <ul style="list-style-type: none"><li>✓ Revolving Lines of Credit</li><li>✓ 100% Interest Saver &amp; Mortgage Offset Accounts</li><li>✓ Redraw Accounts</li></ul> <p><b>How Can You Measure the Benefits of Refinancing?</b></p> <p>Compare what you're getting from your current lender with what you're offered by any prospective new lender in these three areas:</p> <ol style="list-style-type: none"><li>1. Total interest owing (i.e., the total cost of the loan)</li><li>2. Monthly payments you'll make</li><li>3. Length of time required to repay the loan</li></ol> <p>Mark Zain, chief economist for Economy.com says that the best way to judge and compare different loans is to look at the total cost of each loan. This is the total amount of interest that you will pay over the period of the loan, plus any costs associated with refinancing.</p> |            |

| <b>Steps Involved In Getting The Right Loan</b>   | <b>Your Notes</b> |
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| <p><b>Step 1... Plan Your Purchase</b></p> <p>Figure out where you want to buy and what you want to spend. Research the market to be sure your expectations are realistic—and then get busy making a budget! <i>(See Mortgage Crunch Kit eReport No. 3, “Budgeting 101” if you need assistance with this).</i></p> <p>Having a budget will help you determine what level of repayments you are able to make without overstretching.</p> <p><b>Step 2... Get An Idea Of How Much You Can Borrow</b></p> <p>A simple calculator you can use to quickly and easily see how much you can borrow can be found on the Mortgage Free Australia website in the members’ area <a href="http://www.mortgagefreeaustralia.com">www.mortgagefreeaustralia.com</a> (just login and follow the special link in the members’ area).</p> <p>Enter the amount you would like to borrow, the current variable interest rate and the term over which you would like to pay off the loan to find out how much the loan will cost you each month.</p> <p>Keep in mind that variable interest rates can go up!</p> <p><b>Step 3... Prepare Your Papers</b></p> <p>Once you have a good idea of what you can afford to borrow, you will need to prepare some facts and figures for your lender to assess as part of your application. Here are some of the documents you will need to have ready:</p> <p><b>If You Are A Wage Or Salary Earner:</b></p> <ul style="list-style-type: none"><li>✓ Your last year’s group certificate</li><li>✓ 2 consecutive payslips (your last 2 would be best, as long as they are less than 4 weeks old)</li><li>✓ Details of any personal loans you’ve had in the last 6 months (even ones you’ve paid out) —you should supply statements that are less than 4 weeks old</li><li>✓ Your latest credit card statements</li><li>✓ Centrelink (family allowance) payment details</li><li>✓ Confirmation in writing of any other income, for example: Rental income via a tenancy agreement, Interest earned which is averaged over a 2 year period, Dividends received which is also averaged over a 2 year period, Payment details of casual work (if you have a full-time position already)</li></ul> <p><b>If You Are Self-Employed:</b></p> <ul style="list-style-type: none"><li>✓ Last 2 years of financials (both personal and/or business, depending on which entity is doing the borrowing)</li></ul> |                   |

- ✓ Details of any personal/business loans you've had in the last 6 months (even ones you've paid out) —if you can supply statements, they should be less than 4 weeks old.
- ✓ Your latest credit card statements

**PLUS (If You Already Have A Mortgage):**

- ✓ Your loan statements for the past 12 months
- ✓ Copy of your current home insurance policy

**Step 4... Know Your Credit History**

If you have ever had a default, writ, summons or been bankrupt, ensure that you carry out the following steps before looking to refinance:

- ✓ Order a FREE copy of your personal credit history file from Baycorp Advantage at least 1 month before you go to refinance. This will allow time to receive the report, check through and correct any errors.
- ✓ To get a FREE copy of your personal credit history file write to:

Baycorp Advantage Public Access  
PO Box 964  
North Sydney NSW 2059

Ask Baycorp to provide you with your credit file and set out the following details in your letter:

- ✓ Your name
- ✓ Your date of birth
- ✓ Your address
- ✓ How long you have been at your address
- ✓ Your driver's licence number
- ✓ Your current employer and job title

This report will usually take up to two weeks to be posted back to you. If you need it in a hurry you can order a copy online for \$27.00 at: [www.mycreditfile.com.au](http://www.mycreditfile.com.au).

Study your credit history carefully. Have any wrong information corrected by contacting the credit provider who reported you. They should be able to fix the problem by contacting Baycorp Advantage on your behalf. If they are unable (or unwilling) to help you, you may have to enter an official dispute with Baycorp. (More detail at [www.mycreditfile.com.au](http://www.mycreditfile.com.au)).

If this sounds like a lot of work to make up for something as simple as an overlooked telephone bill, it is still worth going through the exercise. Remember, your credit file is the only third-party, objective information a bank can access which indicates your repayment characteristics. It can make all the difference between a "no" and a "yes" from your bank when applying for your loan.

**Your Notes**

|   | Your Notes |
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| <p><b>Step 5...Research The Finance Market</b></p> <p>Now it's time to decide which lenders to add to your short-list.</p> <p>If you are like most people, you will probably try to get a loan by going direct to the "big 4" Australian banks. But bear in mind that these banks are pretty conservative when it comes to lending money and you may not fit their profile of an "ideal customer".</p> <p>And if you do not fit a banks' ideal customer profile, and they refuse you credit, the refusal will be lodged on your credit file. Which means it may be harder, later, to get a loan with a smaller, more competitive lender—even if the smaller lender would easily have lent you the money in the first place!</p> <p><i>(This is why consulting with a mortgage professional before you do anything is a good idea. They can give you a good idea of which lenders are likely to look favourably at your situation BEFORE you go to the trouble and expense of being told "no").</i></p> <p>If you are determined to "do-it-yourself" (without the aid of a mortgage professional), then you will need to collect information to help you decide which lenders, and which products, are going to fit your needs. Visit their websites, or local branches and call the enquiry lines you see advertised in the major newspapers.</p> |            |
| <p><b>Step 6...Make Your Appointments</b></p> <p>Once you've settled on 3 or 4 likely lenders, make an appointment to meet with them. In some cases, they may have mobile lenders who will visit you at your work or at home.</p> <p>Keep in mind that whenever you meet with a representative from any lender you choose, that person will only ever tell you about the loan products THEY are selling. Naturally, they have a biased opinion.</p> <p>Again, the best way to get unbiased advice that covers the entirety of the available lending products is to use a trusted mortgage professional to do all the legwork for you (which is usually a free service—they get paid by the bank when your loan settles).</p>  |            |
| <p><b>Step 7...Make A Decision And Lodge An Application</b></p> <p>Having met with each of the prospective lenders—maybe even more than once—choose the best one and lodge an application.</p> <p>The person you met with should give you a hand to complete the application and advise you on what documentation you need to include (see Step 3, above). If you are able to get all the right documentation lodged with your initial application, you should experience minimal delays.</p> <p>However, if you submit your application using an experienced mortgage professional, they will make sure all the right documents are submitted. Not only that, they have a vested interest in following</p>   |            |

up your application with the bank to minimise delays.

### **Step 8...Wait... (Sometimes) Quite A While**

It's unfortunate, but sometimes lenders can take quite a while to get back to you with an answer. Often, this is just because they are busy processing many applications. (That knowledge doesn't make the wait any easier!) BUT, if your situation is unusual, your application may be delayed while the bank staff processing your application seek to clarify the details you have provided.

If your application is taking longer than the lender had previously indicated, it's a good idea to get on the phone and follow it up. (You may have to do this several times!)

Or you could ask your friendly mortgage professional to follow up for you! You see, good mortgage professionals often have access to a specialist internal network which the lenders provide just for them. This network is not accessible to the general public. It allows the mortgage professional to speak directly with someone who can make sure there are no problems with your application—and often they can make things happen faster than you could on your own!

*(And remember, reputable mortgage professionals only get paid by the bank when your loan settles... so they have a vested interest in helping you "get across the line").*

### **Step 9...Get An Answer**

Once your application has been assessed, you will get either a yes or a no from the lender. Be ready for a rejection and be ready to challenge it. You need to know exactly why you were rejected so you can address the reason(s) with the lender. In some cases, the lender may reconsider your application if you can satisfy them that the reason they rejected your application was invalid.

Good mortgage professionals have seen this type of situation many times during their careers, and they often know how to handle it to get a positive outcome for you.

You should also keep in mind that a failed application for a mortgage can impact your ability to obtain finance in the future. This is why it is very important to select the best lender for your situation at the outset—a task which a qualified mortgage professional can help you get right, first time.

### **Costs to Consider When Planning Your Purchase**

When you are working out exactly how much money you need to make your purchase—and therefore, how much you need to borrow—there are a number of costs to consider above the basic purchase price of the property.

Here are some of the costs to factor in to your calculations:

**Your Notes**



|  | Your Notes |
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| <p><b>1) Establishment Fees</b></p> <p>Establishment fees are paid to cover the costs of administration required to get your loan up and running. Fees differ from lender to lender. (It doesn't always happen, but sometimes lenders will waive these for deals submitted by mortgage professionals).</p>   |            |
| <p><b>2) Property Valuation Fees</b></p> <p>Property valuation fees cover the cost of having your lender organise a valuation of the property you want to purchase. Many lenders are now including the valuation fee as part of the establishment fee.</p>   |            |
| <p><b>3) Ongoing Fees</b></p> <p>Look out for ongoing fees. Lenders justify these fees for the administrative work involved in maintaining and managing your loan, handling your enquiries, sending out statements and so on. Again, fees differ from lender to lender. Often "professionals' packages" for A+ credit risk clients may cost upwards of \$300 a year to use, but you also receive a a reduction in your interest rate – which often makes these packages well worth the money, plus you have a whole range of flexible redraw option made available.</p> <p>Mortgage professionals know which lenders are offering the best deals with professional packages. And you don't even need to be a professional to use them!</p> |            |
| <p><b>4) Stamp Duty</b></p> <p>For many of us, there is no way of avoiding the state government sting of paying stamp duty on your mortgage, except if you live in one of these states/territories: <b>ACT, NT, SA, VIC or WA.</b> (Stamp duty on mortgages for owner-occupiers has been abolished thanks to the GST arrangement the states made with the Federal Government.)</p> <p>There are two types of stamp duty you can expect to pay—one on the loan amount and the other on the property purchase price. Both types of stamp duty vary in cost depending on your particular circumstances.</p>   |            |
| <p><b>5) Mortgage Insurance</b></p> <p>Mortgage insurance is taken out by the borrower to protect the lender in case you fail to meet your home loan repayments. It covers the lender (not you) against loss of money you may owe the bank if you default on your loan. Mortgage insurance is generally compulsory if the amount you borrow is more than 80 percent of the value of the property.</p> <p>Mortgage Insurance can be a real sting for home borrowers, and to avoid paying it, we recommend having at least 20% deposit saved up</p>  |            |

before purchasing. However, for property investors, paying mortgage insurance can sometimes be a good idea, as it is offset by the benefit of having extra cash available (by not paying a full 20% deposit). This money can often better be used for renovations, or for purchasing another property.

## 6) Settlement Fees

Settlement is the transfer of ownership of a property's title from one party to another. It includes conducting searches on the property's title to ensure that there is no money owing on it, that the vendor has the right to sell the property, and that the property corresponds with the plan in the title.

## 7) Building and White Ant Inspection

Just to make sure everything is in order it is generally recommended that you have a building and white ant inspection, particularly if you have purchased an old house. Costs vary depending on who conducts the inspection. Make sure, however, that you are using licensed builders and licensed pest controllers for your inspections.

## 8) Building and Contents Insurance

You must protect your assets, especially the building itself. Don't underinsure yourself, as this can be disastrous, should the unthinkable happen. For more details on insurance, refer to the Report No. 1 in your Mortgage Crunch Kit, "The Essential Home Owners Guide".

## 9) Repairs and Maintenance

Chances are the property you buy will require at least a few minor repairs or general maintenance—whether it's old or new. Factor these costs into your budget, or make a conscious decision to attend to them in the future. Either way, have a plan!

*(If you notice these problems at the time you make your offer to purchase, you may be able to make the purchase contract conditional on the seller fixing them before settlement!)*

## Using the Mortgage Reduction Plan Software

To help you plan your finance needs, we recommend using our unique online Mortgage Reduction Plan software available through Mortgage Free Australia at [www.mortgagefreeaustralia.com](http://www.mortgagefreeaustralia.com). This software can help you calculate the approximate set-up costs you will incur in your particular State and put in place a budget.

**Big Tip...Get Pre-Qualified!**

**Your Notes**

Here's a great tip: it's a really good idea to get your finances in order before you find your dream home or next investment property. If you're pre-qualified, you know exactly how much you can spend. Then, when you do find the house you've been looking for, you can make an offer confident that you have the finance to make the purchase. (Being pre-qualified can also put you in a better negotiating position, particularly if the seller is looking for a quick settlement).

### **Mortgage Professionals and How They Can Help**

If this is all looking like a lot of work (which it is), at least you don't have to battle the banks by yourself.

Over the last few years, the services of mortgage professionals have become an important tool for homebuyers and investors looking for the best deal for their property finance requirements.

Mortgage professionals help you analyse your current situation and discuss with you your plans for the future in order to help you determine your exact financing requirements. Then, they're off to the lenders to try to find the right finance offering to match your needs.

The services of a mortgage professional can save you a significant amount of time and headaches. Best of all, the mortgage professional gets paid by the lender you choose and it doesn't cost you a cent. There aren't many professional services you can get for free.

### **Get Yourself a Mortgage Coach**

Mortgage Free Australia's free, no-obligation Mortgage Coach service puts you in touch with the very best loan products to help you become Mortgage Free Years Sooner. Your Mortgage Coach can access over 300+ loan products from over 30+ lenders, so you can choose from the best loans for your personal circumstances.

Mortgage Coaches also have access to the latest online application submission technology, meaning your application will be submitted via the internet, instantly. They can also compare the best loan products for your personal needs, saving you a significant amount of time and effort. (No more hunting around for parking, or taking time off work for the convenience of your bank!)

See what our members are saying about this service...

"After doing some research of my own, I found the Mortgage Free Australia website on the internet and seeing as I was in the market for a new home loan, I went through their channels of obtaining a mortgage coach. For previous loans I have in the past gone through the major banks on my own, but this time I was very happy with the efficiency of using a mortgage coach. Every aspect of the process was beneficial to us - I was very pleased with the way our mortgage coach handled our application from start to finish - she did all the major research for us in terms of what we wanted in our loan. It was all done

**Your Notes**

in a very professional manner and I would certainly consider using her services again." – **Alan, Kallista, VIC**

"At the time we needed to get a loan, both my partner and I were self employed and were told by a number of brokers that we basically didn't fit the mould and wouldn't get a loan. But then we spoke to our mortgage coach from Mortgage Free Australia and she made it happen for us when we thought it never would. We found her easy to reach and she was always very responsive – so when we were both back in salaried positions, we went to her again to refinance our loans and got an even better interest rate, so if she hadn't helped us get that initial loan in the first place who knows where we would be now." – **Karen, Belgrave Heights, Vic**

"We were buying a business and had tried to go through the banks ourselves, but were finding the process very time consuming and felt as if we weren't getting the answers we needed. Then our lifesaver came in the form of a mortgage coach – it was as if immediately all the worry and stress was taken off our shoulders and out of our hands. Suddenly here was someone who understood the stress we were going through in buying our business. As part of his service, he did all the running around and organised all the paperwork plus found the best deal that suited us and our long term plans as well. Our mortgage coach took the time to sit with us and explain all the legalities of our loan in detail so that we could understand. I know he only had our best interest at heart – he was professional, trustworthy, reliable, flexible and most importantly, understanding of our needs and what we wanted. This really was the best experience I have ever had using a mortgage coach, so there is no other option for us other than to use him again when the time comes." – **Kim, Bakers Delight, Woodlands, WA**

There are many more stories like these in our files, which prove how valuable a service our Mortgage Coach Network really is. And it is a FREE service for our members to use.

A request for a Mortgage Coach assessment is simply a no-obligation opportunity to chat with your local Mortgage Coach, and to see if there is anything else you could be doing to help you own your home years sooner.

It takes just a minute to fill in the simple form you'll find here: [www.mortgagefreeaustralia.com/coach.asp](http://www.mortgagefreeaustralia.com/coach.asp).

Once you've made your request, we do the rest! Your coach will be assigned to you and they will contact you within 24 hours for an informal chat. It really is as easy as that!

## Your Notes

## Paying off Your Mortgage Early Means Surviving on Budget-Brand Canned Food and Living Like a Social Hermit—Right?

# “Rubbish!”

Here are **7 Compelling Reasons Why You Should Have a No-Obligation Chat with Your Local Mortgage Coach Today:**

**Mortgage Coaches are all...**

1. **...Hand-picked by Mortgage Free Australia for their knowledge and ability to help you get rid of your mortgage years sooner** *(they know all our special techniques for becoming mortgage free years sooner which means you'll be on the Mortgage Freedom Fast Track— instantly!)*
2. **...Insiders with intimate knowledge of the lending secrets of the banking industry** *(they know all the tricks for getting you the best deal possible—including access to the specialist loan products that the public are never told about!)*
3. **...Able to access the specialist mortgage brokers' networks at all the major banks** *(this “inside track” access to the personal relationships not available to the general public means you'll get your loan settled quicker than someone applying directly to the bank!)*
4. **...Sound money managers, many of whom have worked an average of 10 years in the banking industry** *(and because they each write around 80 loans a year, in the last 12 months our mortgage coaches have collectively worked around 79,000 hours helping ordinary Australians... just like you... break free of the mortgage trap!)*
5. **...Accredited Mortgage Professionals who are members of the Mortgage Industry Association of Australia** *(the MIAA is the premier mortgage association in Australia. MIAA heavily regulates and monitors the people they accept for membership meaning your personal details are in safe, trusted hands!)*
6. **...Approved specialists who can access over 300 loans products through 30 different lenders** *(which means you'll get the widest variety of choice and flexibility so you'll get the most up-to-date, best deal possible for your circumstances!)*
7. **...Trained to source the right loan for just about anyone** *(from “credit-impaired” self-employed clients' right through to the most “credit-worthy” of borrowers, Mortgage Coaches can help you make the best impression on the bank, smoothing the path for your loan!)*

**Best of all**—there's a Mortgage Coach in your area, standing by to save you from the hassle of coming into a bank, dealing with parking, or any of the many inconveniences most banks will happily put you through!

In fact, your Mortgage Coach will meet you at home, work, (or even at a local coffee shop if you'd prefer!)... on YOUR timetable... at YOUR convenience.

Our **FREE** Mortgage Coach service has proven to 5,100 other Mortgage Free Australia members how they could become mortgage free years sooner without making any extra interest repayments!

Click [www.mortgagefreeaustralia.com/coach.asp](http://www.mortgagefreeaustralia.com/coach.asp) to create a Mortgage Coach Request in just 30 seconds and everything else will be taken care of for you. OR... you can ring us on 1300 559 229 (10am-7pm EST) and we will take care of your application for you over the phone. (This is a no-cost, no obligation service).



No matter what your situation, our Professional Mortgage Coaches will get you the RIGHT loan

## What A Few Mortgage Coach Clients are Saying About Our Service...

"Initially I had a few reservations about using a mortgage coach as I had never done it before, but in the end the outcome was what I wanted. I found it much nicer to deal with someone on a personal level who listened to your needs – I have found before that the banks often don't listen to what you are saying. My mortgage broker was a nice man to deal with who also got me the best deal and is someone I would use again."  
**Merrill-Mount Gravatt East, Qld**

"If we had to go through the whole experience again, I have to say there wouldn't be one thing I would want to change. I can only speak glowingly of our experience and our mortgage coach – the quality and amount of support she provided for us was excellent. I would recommend our mortgage coach to anyone and we would certainly use the service again in exactly the same way."  
**Stephen-Toodyay, WA**

"If we ever need more money or to refinance I would not hesitate to call my mortgage coach to assist us once again. It was so very helpful having someone there to do our loan for us. If we ever had a query and could not get hold of him immediately, he would always call us straight back so we were never left waiting. What was also reassuring, is that our mortgage coach explained everything in simple terms so we understood exactly what we were doing and the whole process seemed to happen very quickly which is always an added bonus!"  
**Cristine-Huntingdale, WA**

"I have used the mortgage coach service from Mortgage Free Australia twice now, and have had a fantastic experience both times. Our mortgage coach was brilliant, the whole process was very professional. One of the main reasons I keep coming back to Mortgage Free Australia for finance is the great customer service. Lots of companies are happy just to get your business then not worry about the customer, but that's not the case at Mortgage Free Australia. Everyone is very friendly and helpful – the whole follow through just shows it's a very professional service."  
**Shane-Beckenham, WA**