

## **Standard Loans**

### **The Real Costs**

The real cost of having a mortgage is broken down into interest and ongoing monthly or yearly fees, in addition to any application fees which may apply. Competition between lenders is keen and so these costs can generally be reduced by discounts which are available from lenders (but often only if you ask for them). These incentives offered by lenders also change over time so what was a great deal from a particular lender six months ago, may not even be available in the market place today.

At CSA, we make use of specific lender comparison computer programs which calculate the REAL cost of borrowing funds and then rank the various lenders against one another to help you select the least expensive product for your circumstances. We will actually compare any lender in Australia with our panel of banks and non-bank financiers.

When we provide you with a scenario based on our comparison software, we will demonstrate to you that we are recommending the cheapest product available. Finding you the least cost alternative is our starting point. There is no question of a recommendation based on anything but your best interests. You will be able to see for yourself why we suggest the products we do and how much they will save you on an ongoing basis.

We have access to over twenty primary lenders as well as numerous non-conforming lenders who can provide a solution for just about any type of lending scenario.

### **Advice Tailored to Your Clients Needs**

CSA does not provide financial, legal or taxation advice. However, we do work closely with financial advisors, accountants or lawyers. This partnership ensures that we work with you to achieve the most productive outcome for your clients. Our mortgage division is headed by a Chartered Accountant who understands the various taxation and legal structures and will work with you to achieve the desired result.

In some cases, this optimal solution may not simply be provided by the lender with the lowest interest rate due to special circumstances associated with the client, however we will do all that we can to ensure that the loan which is recommended both suits your client's structure and provides him with the least cost alternative.