

A young child with blonde hair, wearing a red and white checkered apron, is smiling and looking down at a wooden surface. An adult with a beard, also wearing a red and white checkered apron, is standing behind them, smiling. They appear to be in a kitchen setting, possibly baking or cooking together. The background is slightly blurred.

Welcome
to the home
of better loan
solutions.

smart
BUSINESS SOLUTIONS
Mortgage & Lending



How we can help the homebuyer or property investor.

Life is busy and time is precious. It's a no-brainer to want to find ways to make the complex more simplified.

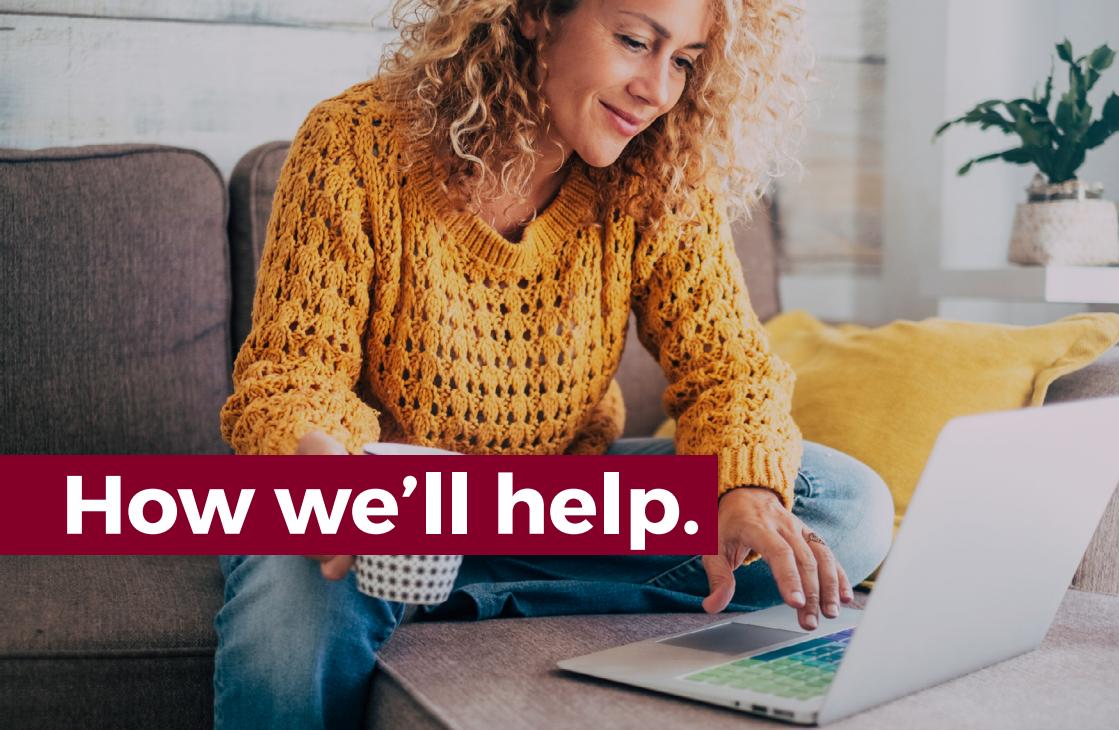
That's why we are now offering an in-house mortgage broker to better serve you with your end-to-end financial needs.

In collaboration directly with our accounting and financial planning team, our strategic mortgage brokers will assist you whether you're looking into loans for property or businesses, SMSF loans or equipment finance.

With extensive lender relationships to empower you to choose the right loan to suit your financial needs and situation, we'll provide you the access needed to liaise with the necessary financial institutions.

We'll save you time, minimise your stress and source a loan that's the perfect match for you.

**We believe in two simple realities;
deliver exceptional value, on time.**



How we'll help.

Not all mortgage brokers are created equal.

Our holistic approach to lending, accounting and financial planning means we bridge the gap in the client experience, eliminating the frustration from delays that are often inevitable with multiple stakeholders involved in the lending process.

Our mortgage brokers offer the advantage of having of an accounting background, meaning we're looking at your figures with a strategic mind. We will ask you more questions and we'll go deeper in our process. Why?

So that you end up with a loan that offers longevity, minimising the need to refinance again in a short time frame - avoiding a stressful and often costly exercise on both your time and money.

We specialise in:

- SMSF Lending
- Investment Properties
- Refinancing
- Commercial Lending
- Bridging Loans
- Loan Negotiations
- Pre-Approvals
- Construction Loans
- Debt Consolidation
- Land Purchasing



Mortgage broker vs. direct to bank.

Your business banker may be your bestie, or your foe. It's not their fault. They can only offer you the loans that they sell, regardless of whether it's a good fit for you or not.

Whilst you may end up with a loan approval quicker, that's about the end of the benefits of going direct to the lender.

Loan shopping via our mortgage broker means you have someone out hustling for you, finding the loan solution that best fits YOU. We'll take the time to offer a deeper understanding of what you need from a lender, we'll hunt out the right terms based on your situation and we'll negotiate better rates due to our 15+ years experience and relationship building with dozens of different lenders.

Our mortgage brokers offer an extra layer of artillery by also being qualified accountants and financial planners. Why does that matter? It's called **Strategic Mortgage Advisory** - taking a holistic overview of your financial life, not just the loan you need right now.

All brokers get paid commissions by the loans they set up. Our brokers are no different in that respect. So it's worth questioning who has got your full picture in sight before you sign on the dotted line.



Beyond the Big 4.

Australians were once strictly engaged with a Big 4 lender for a full generation or even longer.

Our mortgage brokers offer you the choice of an expansive network of lenders so you can gain access to the funds you want with the terms you need, via a lender that you simply cannot access when going direct.

Many of the smaller lenders are underwritten by the same aggregators as the Big 4. Our brokers can help you understand the fine print and know who you can trust.

SMART offer an end-to-end service including supporting you with:

- Accounting and Tax Advisory
- Financial Planning
- SMSF Structures, Management and SMSF Lending
- Asset Protection
- Wills, Trusts and Enduring Power of Attorney
- Mortage Broking & Equipment Finance
- Business Consulting
- Business and Personal Insurance.

Meet your experts.



Shannon Smit

B.Bus. Chartered Accountant, Registered Tax Agent, Financial Advisor, Licensed Mortgage Broker

Shannon is the founding director of SMART Business Solutions. She is an active property investor and developer having experienced the mortgage broking and lending process first-hand many times. She offers a client-centric approach with clear communication at the forefront, ensuring the best client outcomes whether it's a first home, refinance, SMSF loan or investment loan.

Shannon's accounting and financial advisory perspective on lending ensures our clients receive the best advice for their overall financial situation.



Ashlea Edwards
Mortgage Broker



Emma Harris
Loan Processor



Marcia Torcasia
Lending Relationship
Manager

“You have been wonderful to deal with. The entire process has been easy and stress-free.”

smart

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Shannon Smit, Credit Representative Number 533133 is a credit representative of SMART Business Solutions Mortgage & Lending Pty Ltd (Authorised Credit Representative 527754, ACN 611 647 922). Authorised under outsource Financial Pty Ltd, Australian Credit Licence 384324.

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