

# Aussie Best Mortgage Broker, Mortgage Empire

Whether looking for a loan for a new home, an investment property, personal and business loans or simply refinance your existing loans, Mortgage Empire can help.

Providing advice on loan structure and a choice of over 1500 loan products from more than 40 Australia's most trusted lenders, we will find just the right loan to suit your needs. Our expert advice will save you time and worry, and guide you to a result in which you can feel confident.



## Find Loan Products We Offers

We will match you with a loan program that meet your financial need.

Investment Loan	SMSF Property Loan	Business Loan	Home Loan
Would you like to buy your investment property? We can help you build property portfolio and growth your wealth with choice of investment loan options and repayment strategies.	Would you like to invest in residential or commercial property through SMSF? We can help you to diversify and accelerate your wealth by borrowing through Self-Managed Super Fund.	Would you like to buy a business to operate from and have residential or commercial property for security? We can help to maximize your potential though a range business loan solutions.	Would you like to buy your first home? We can help you find, buy and own your home with expert tips and a range of loan to suit any budget and lifestyle.

## Investing In Property

Choosing to invest in property is a big step. With the right knowledge and tools, we can help you plan your investment.

It definitely pays to do your homework on the property market before you dive in, and we're thrilled to be on board to help you when it comes to financing your decision. Recent share market slides, tight rental markets in most capital cities and a whiff of increase in property prices are seeing many mum and dad investors retreat to bricks and mortar.

Generally, property in Australia is still considered to be a sound investment due to steady and consistent increases over time. But it's not a quick win.

Property usually has a seven to ten year cycle, with highs, lows and steady stints in between. But credit has tightened in the wake of the Global Financial Crisis so lenders are more cautious about who borrows and for what. We are here to help find the right lender and loan for your circumstances in

this new environment. We can also wade through the many investment loan options on offer, leaving you more time to find the ideal property.

## Car Loan

Personal car loans are ideal for people who want to buy a car but don't have the money to pay for it upfront. By taking out a personal car loan, the borrower can spread the cost of the car over a period of time, which can make buying a car much more affordable.

There are fixed rate and variable rate personal car loans. A fixed rate loan will charge the same amount of interest over the life of the loan, making it easier to budget. The interest rate on a variable rate loan will vary according to the market and the lender – great if rates are low, not so good if rates are on the rise.

When you take out a personal car loan, you will agree on a repayment schedule with the lender. Choose a loan amount that you can afford, and a repayment schedule that fits within your budget. The lender will usually charge a certain amount of interest on the loan, so be sure to take that into account.

Commercial car loans – also known as commercial hire purchase – work in much the same way as standard car loans, except they are designed for businesses. If you take out a commercial car loan, you can choose which car you want to buy, and how long you want the loan to last (usually between 12 and 60 months).

Mortgage Empire Pty Ltd was established in 2011 and holds an Australian Credit Licence (ACL) Number 482488 to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act).

We offer the following services. We do not charge you for our services (except for car and personal loans) because we are paid commission by our lenders on lending panels. However, you may need to pay the financier's application fee, valuation fees, and other fees.

