



WELCOME TO FFG EBOOK

Congratulations on  
taking your first step  
on your financial  
journey with us today...



Future Finance Group is  
rated 5.0 Google stars



## | WHY US

Throughout this book,  
we will explain why...



we stand out  
from the crowd



we are excited  
to take you on  
this journey



we should be  
the dream team  
to help you



## | OUR VISION & MISSION

### Our Vision

To be the leading finance company for home loans helping generations of families build wealth.

### Our Mission

We help future focused first home buyers, home owners and investors secure finance for real estate. We do this through team work, our innovative process and attention to detail creating a positive and unique home loan experience.

### Our Values

we stand for

- Honesty, Integrity and Humility
- Team and Family
- Advice, Experience and Efficiency
- Professionalism and Privacy
- Education, Learning and Growth
- Performance, Success and Hardwork
- Supportive, Caring, Helpful and Empathetic
- Accountability

### Our Culture

We are unique and different from others

- **We Listen:** We take the time to really listen and understand our clients' unique situations and aim to deliver on their specific needs.
- **We're Vibrant and Youthful:** We're a young-at-heart, energetic, innovative and future focused company leading the way in our industry.
- **We're Honest:** We don't over-promise, we're upfront, honest and realistic.

## | WHY USE A MORTGAGE BROKER?

# As consumers we're becoming increasingly more time poor

Spending time weeding through loan products is not at the top of anyone's agenda. Having a knowledgeable broker to assist you navigate the world of finance will save you time, money and headaches!

**For more information see:** The Value of Mortgage Broking February 11, 2025 - Deloitte Access Economics consulting with Mortgage Broking Industry Group <https://www.mfaa.com.au/news/the-value-of-mortgage-and-finance-broking-2025>

## Did you know?



Mortgage broking is a relatively new industry. It began evolving in Australia in the 1980's



Brokers make it their business to compare and contrast the best loan options for you



Over half of Australian loans are arranged by brokers



More than 90% of customers are happy with the performance of their mortgage broker



The average mortgage broker has access to 34 lenders and uses an average of 10 lenders on their panel



Brokers depend on strong relationships – statistics show that more than 70% of mortgage brokers' business is referred from existing customers.

Clients place a high amount of trust in mortgage brokers

## | CLIENT JOURNEY



# Your client journey with us

- Step 1 10min introduction call
- Step 2 Welcome pack sent
- Step 3 Receive documents back
- Step 4 Insight into your scenario
- Step 5 Lender recommendation and why
- Step 6 Submit loan application to bank
- Step 7 Approved
- Step 8 Sign loan docs
- Step 9 loan settled
- Step 10 Home loan review by Bianca



# Why we charge a fee

## At Future Finance Group we:

- Provide access to extensive finance and mortgage broking knowledge through our highly experienced team
- Obtain Comprehensive Credit Reports prior to loan submission
- Utilise bankstatements.com – to determine conduct, spending habits, and any other red flags that we might need to address prior to submission
- Understand your living expenses and explain why this is important
- Use safe and secure systems to ensure your privacy and the highest level of **confidence**
- Clearly explain what you are signing each step of the way
- Complete banking structures and budgets as required
- Complete property data reports for any properties you could be interested in during your pre-approval process
- Provide you with regular updates every 72 hours from our team and liaise with all the parties involved such as agents, conveyancers and lenders in a timely fashion and communication back to you

The above verification are just some of the things we do differently to ensure we can provide you the most accurate advice. By going with a brokerage that doesn't charge a fee - can mean that these checks and verification do not get done before your loan is submitted to the lender and can sometimes result in a decline which then can make it even more difficult to obtain an approval later down the track.

### For example:

Some brokers do not complete comprehensive credit reports - and would be submitting your application blindly.



If you decide that our service offering is not the right fit for you, that's ok, we won't be offended. We will always wish you lots of:  
**Happiness & success in your financial journey.**

*We hope that one day we might cross paths again  
& can assist you in the future.*

Thank you, Amie xx

Just to recap our business for you in case you have any further questions or queries:

## What is our X Factor:

### External



**We Listen** – We take the time to really listen and understand our clients' unique situations and aim to deliver on their specific needs



**We're Vibrant and Youthful** – We're a young at heart, energetic, innovative and future focused company leading the way in our industry



**We're Honest** – We don't over promise, we are upfront, honest and realistic

### Internal



**Our Process** – Our proven process is easily repeated and ensures we provide a positive, uniform brand experience for all our clients



**Team work** – we work well together as a powerful team and collaborate with our trusted partners to get the best outcome for our clients



**Attention to detail** – we are extremely thorough and our attention to detail is second to none. We delight in tiny details that make a difference to our clients.

# What are the costs?

## Purchase with Security Guarantor

- This includes zoom appointments with security guarantors + clients
- Liaising with guarantors throughout the process until they are removed from the loan and title is cleared
- Annual valuations on the client's property - to calculate the ongoing LVR and look to remove the security guarantee ASAP
- Completion of paperwork to remove the security guarantee + provide Guarantor with an electronic copy of their title
- Liaising with all parties - conveyancer, solicitor, vendors solicitor, real estate agent, etc
- Potentially applying for Deposit Guarantee - if borrowing majority of the purchase price
- Introduction to our recommended solicitor for independent financial advice

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\$400 inc gst.

## First Home Buyer Action Plan (with ongoing mentor support)

- Tailored Action Plan for your specific scenario
- Zoom appointment/s as required with broker and Action Plan Mentor
- As many changes to your scenario as required
- Savings Plan
- Bank Account Structure
- Multiple credit reports - to track credit score
- Ongoing advice to ensure your file is ready and in the strongest position for loan approval
- Purchase Price Matrixes - with your minimum purchase price to your max purchase price with all information such as, deposit required, settlement fees & repayments (with different interest rates)
- Answer ongoing questions in relation to rate changes, government incentives, and any personal circumstance changes
- Ongoing property reports with detailed information

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\$300 inc gst.

## Complex – Self Employed

- Refinance or Purchase
- Potentially non-bank lender submission
- Paying out ATO debt
- Debt negotiations using our recommended contact
- Low Documentation available – BAS Statements + Business Bank Statements review

The reason this is charged at a higher amount than a normal submission (\$300) is generally the number of hours invested into finding a suitable lender takes longer. The income calculations can also take longer. We also liaise with all parties involved until a solution is found including communication between book keeper, accountant, ATO and debt negotiator.

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\$400 inc gst.

## PAYG Self Employed (Not Complex)

- New Transaction
- for New Security
- to a New Lender

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\$300 inc gst.

## PAYG Loan Variation

- Existing Clients
- Cash out
- Same Security

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\$220 inc gst.

## Self Managed Super Fund (SMSF)

- Purchasing of a SMSF Property
- Refinance to a new lender for SMSF home loan (very limited)

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\$1500 inc gst.

## Commercial Lending Submission Fee

- Purchasing Commercial Asset
- Refinancing Commercial Asset

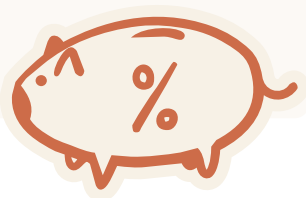
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\$1500 inc gst.

# What is 'Clawback' and what does it mean for Future Finance Group



At FFG we place a strong emphasis on reinvesting back into our business to ensure we have the most highly skilled and educated team, and user friendly systems so you can rest assured that we remain across latest industry and market updates. For all of this and more we rely on commissions.



What a lot of clients aren't aware of:

Refinance to new lender

Buying another property like an investment

Seperation or Divorce

Changing your loan product

Selling your home or investment



*could incur Clawback*

## What can occur if you alter your home loan lending arrangements without consulting us beforehand?

If you decide to refinance your home loan within 2 years of it being settled via FFG the Lender 'claws back' the commission that we had been paid. Commissions are our main stream of income and keeps our small business running, which in turn ensures we continue supporting you.

Things like refinancing to a different lender, topping up your existing home loan or changing the product through the bank directly, or when selling a property and paying out the loan can all trigger a clawback of commission. As your trusted mortgage brokers, whatever your situation, please ensure you come to us for guidance as not only is it our job, but we also genuinely care about each of our valued clients.

| CLIENT SUCCESS

## Success Story 1

### Meet Jacqui and Matt



Jacqui and Matt faced a severe financial crisis after Jacqui lost her job of **13 years**, accepted a lower-paying role, and gave birth to two children. Within **1.5 years**, they accumulated **4 credit cards** and **2 personal loans** just to stay afloat.

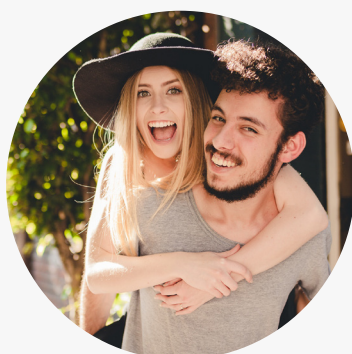
High interest and fees quickly trapped them in a cycle of debt, making it impossible to save. Embarrassed but desperate, they contacted their FFG broker, who immediately built a debt consolidation plan. By working with debt negotiating partners, they successfully **reduced \$14,500** of debt and rolled all remaining liabilities into 1 home loan.

Moving forward with just 1 monthly repayment, the clients improved their financial position by \$798 per month or \$9,576 per annum. Ultimately, Jacqui and Matt avoided serious credit impairment, regained financial control, and can now focus stress-free on their family and future life goals.

| CLIENT SUCCESS

## Success Story 2

### Meet Callum and Peta



Peta became an FFG client in **2013** to buy her first home as a single buyer. She later introduced her partner, Callum, to FFG, and together they bought land to build a joint owner-occupied property.

After completion, Peta converted her original home into their **1st investment property**. They then purchased a **2nd joint investment property** in a fast-growing Gippsland suburb, which generated strong capital growth, high rental returns, and increased their equity.

When they eventually outgrew their home, their FFG broker helped them sell it and upgrade to their ultimate dream home for **\$1.2 million**. At just 27 and 30 years old, Peta and Callum now live in their dream home while retaining **2 investment properties**. By making wise financial choices and seeking expert guidance early, they have fast-tracked their path to financial success and a strong retirement strategy.

# *so, now what?*

Do something today that your  
financial future will thank you for...



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[futurefinancegroup.com.au](http://futurefinancegroup.com.au)



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rated 5.0 Google stars

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