

# Journey to your **new loan**

Your broker is there to help you from initial information gathering, to loan application right through to settlement. Along the way there are a few steps you'll go through.

**1**

## **Broker Meeting**

Here you'll talk through your financial and lifestyle requirements. Your advisor will gather this and other information needed to recommend suitable lenders and loans for you.

**2**

## **Loan Recommendation**

After analysing your personal situation and understanding your goals, your credit adviser will provide a finance recommendation. This will include details of suitable loans and outline rates and repayments.

**3**

## **Loan Application**

Your advisor will prepare and submit an application with supporting documents to the lender you have chosen.

**4**

## **Loan Protection Meeting**

Here, you'll meet our loan protection specialist to ensure you have an appropriate Personal Protection Plan (PPP). This plan provides you with peace of mind that your future loan repayments and living needs can always be met in the event of an unforeseen sickness, injury or death.

**5**

## **Formal approval**

It's official – your advisor will confirm that everything's been approved. Then you'll receive formal documentation from the lender to read and sign.

**6**

## **Post Settlement Care**

We'll stay in regular contact with you to ensure your loan continues to suit your needs.



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