

MPA

MORTGAGE PROFESSIONAL

MPAMAGAZINE.COM.AU
ISSUE 17.2



NIK PREINER

The Wealth Connection

Young Guns 2017



BIG INTERVIEW
Introducing Suncorp's
new boss, Mark Vilo

HOUSING IN 2017
How the market will
impact your brokerage

REAL ESTATE AGENTS
Getting more out of your
referral partners



SPECIAL REPORT

YOUNG GUNS 2017

YOUNG GUNS

The barriers to new entrants are rising, but these 30 brokers have not only made it, they're setting themselves up as broking's new elite

NEW BROKERS are ‘doing it tough’. While broker training has improved, and there are great mentors, brokerages and aggregators providing support networks, the hurdles facing newcomers to broking are greater than ever. Increased regulation, greater broker competition and, above all, high costs are stopping fledgling businesses in their tracks; the FBAA recently estimated that 50% of new brokers fail in their first 18 months.

The *MPA Young Guns* report is our attempt to understand the problems facing new brokers by talking to those who have made it into broking. These brokers come not only with impressive volumes but with impressive recommendations from established names in the industry. That’s why we don’t rank our Young Guns and have no ‘winner’; we believe all these brokers set a fine example for other newcomers and prospective entrants to the industry. All were aged under 35 as of February 2017, and wrote more than \$15m in loans over the past year.

Prior to going into broking, these individuals worked in a diverse range of industries, including careers beyond finance. The point is they all had a professional background – with skills, contacts and savings which helped them stand out when they entered broking. While entering an elite brokerage and working with established brokers is clearly an advantage, this list includes brokers who’ve started out by themselves. What’s lacking is very young brokers who have gone into the industry straight from school or university, suggesting prior professional experience is now a must.

Why should you as an established broker care? We believe an accessible broking sector is a crucial way of increasing broking’s market share to 60% plus. Too many young, talented finance graduates – particularly young women – are being snapped up by the banking sector, enabling banks to better engage with young consumers. Broking cannot afford to wait for its next generation to arrive.

We’d like to thank all those brokers who applied to be featured in this year’s Young Guns report, whether or not they appear in this list. We’d also like to thank our sponsor, Suncorp Bank; those who recommended prospective Young Guns; and the aggregators and brokerages that supported Young Guns in applying.



\$35,657,281

Average total annual settlements
of our Young Guns



30.3

Average age
of our Young Guns

MESSAGE FROM OUR SPONSOR

Suncorp Bank is thrilled to continue its sponsorship of *MPA’s Young Guns* report in 2017. As Australia’s fifth-largest bank and part of the top 20 ASX-listed Suncorp Group, which includes one of Australia’s largest general insurance businesses, we are an intermediaries channel expert delivering solutions for brokers across personal, business banking and life insurance.

There are a number of challenges ahead for the broking industry, but with the exceptional talent among our future leaders as recognised through *MPA Young Guns*, I have no doubt the outlook remains bright. Each individual recognised in this report has been nominated by industry professionals and has been acknowledged for their skills, outstanding performance, business growth and exceptional customer service.

It takes a lot of hard work, ongoing education and focused determination to become a star broker, and we are looking forward to building long-term partnerships with the *MPA Young Guns* into the future.

It gives us great pleasure to celebrate the success of the *MPA Young Guns* in 2017 and support this fantastic initiative. Congratulations to all of the nominees!

Mark Vilo

Head of intermediaries,
Suncorp Bank





YOUNG GUNS 2017



FANE LEVY, 30

Shore Financial, North Sydney, NSW / AFG

\$55,955,605

"We did not make it easy for Fane ... a shortened four-week settlement, bidding above our pre-approval, a joint purchase as tenants-in-common with equity for the loan spread between assets in the UK/Australia ... just to name a few of the challenges we threw Fane's way. Fane worked extremely hard to make it all happen, having everything in place and ready to go with even a few days to spare... I sincerely believe you truly have found an asset in Fane's ability and want to thank Fane for the work he has carried out. I certainly will be recommending his work to others."

– **Seth Ephron, commercial analyst, Salmat**



JOHN GANDERTON, 31

Constantia Finance Partners, North Sydney, NSW / Vow Financial

\$23,370,106

"In the short period of time that John Ganderton has been with Vow we have seen his settlements increase at a very rapid rate and his company is now in the top five groups across our entire network and John was our highest volume loan writer across the country in November. For a broker to achieve this in such a short period of time is unprecedented ... all of the lender BDMS speak highly of not only his quality of business but also his business acumen and how quickly he has picked up the knowledge to be one of the best brokers in the country."

– **Hayden Quinney, business development manager, Vow Financial**



NIK PREINER, 31

The Wealth Connection, Austinmer, NSW / Connective

\$42,865,000

"Nik is a young talent who is definitely making his mark on the mortgage industry... Within two years, the business has already grown to five staff across two locations in Wollongong and Canberra, practising lending, financial advice and risk protection. Nik specialises in lending as the only broker in the operation and has achieved solid volume growth from month one... With 90% of referrals coming from happy clients, the numbers of which are growing by the day, Nik has obviously the right ingredients for continued business growth of The Wealth Connection and personal success."

– **Michael Goerner, head of Connective Home Loans, Connective Broker Services**

ARE NEW BROKERS SETTING THEMSELVES UP TO FAIL?

A report by the MFAA's *Industry Intelligence Service* has found that many new brokers are entering shrinking home loan markets. The report described the situation in Queensland and WA as "sobering", with strong broker growth even as the market deteriorated rapidly.

Growth rates in the numbers of brokers vs growth rates in new loans settled (September 2015–March 2016)



Source: MFAA Industry Intelligence Report



LEE SHA (LISA) CHAN, 28

Finance Detective, Mount Lawley, WA / FAST

 \$48,500,000

“Although Lisa has only been a broker for a relatively short time, she has illustrated a thirst for knowledge and at such a young age is a role model for all. Her knowledge base and understanding has been able to give her the launching pad to grow her loan volumes and referral network. Lisa is not only a young gun broker, she heads up the loan operations team and nurtures through new team members, many who are far more experienced and older... She optimises the future of the industry and is already a mentor for others fortunate enough to work with her.” – **Warren Dworcan, director, Finance Detective**



YUWONO OEY, 28

Sky Finance & Investments, Sydney, NSW / Connective

 \$20,000,000

“Yuwono joined our Mentoring Program as a new-to-industry broker in July 2016. Since then, he has excelled in all areas of broking, including compliance, submission quality and policy knowledge including reaching Top Broker status with a number of lenders. Our Mentoring Program requires that the broker’s first 12 loans are vetted by us prior to lodging to the lender... Yuwono not only achieved Good and Excellent ratings across the board, he also set a new record in completing the 12 loan validation requirement!”

– **Nancy Youssef, CEO and principal mentor, Classic Mentoring & Coaching**



MUSTAFA HADDAD, 26

Anne Street Partners, Sydney, NSW / AFG

 \$45,040,602

“Mustafa has consistently excelled in providing exceptional clients services by his proactive operational efficiencies. Mustafa has also gone out of his way to constantly focus on engaging with external B2B stakeholders... Mustafa’s growth as a broker has seen him develop to be an integral part of an overall clients financial journey and partner in creating and protecting wealth by working very close with his assigned financial advisers... I am extremely proud of Mustafa’s effort, work ethic and compliance in his day-to-day operating rhythm which has led him to be a high achiever within our group.”

– **John Rojas, state manager – NSW/Qld, Anne Street Partners**



FABIO DE CASTRO, 34

Oxygen Home Loans, Collaroy, NSW / AFG

 \$17,971,528

“It’s my personal belief that when you’re searching for good brokers, you need to recruit for personality over skills; because in this line of work, where building relationships face-to-face is imperative to successful outcomes, then being a ‘people person’ counts above all. It’s been a long time since I met someone with Fabio’s understated confidence, his ability to start a conversation, to ask questions, and to be friendly and engaging, and to do this with such professionalism that he engenders trust and puts people at ease. But Fabio’s skills don’t end at his ability to build strong relationships – he’s passionate, driven and knowledgeable.”

– **Alan Hemmings, general manager, Oxygen Home Loans**



NATHANIEL NHAN TRUONG, 33

The Loan Lounge, Sydney, NSW / Finsure

 \$33,094,333

“Nathaniel is a knowledgeable and diligent operator, who has a deep-seeded desire to better the lives of those around him. Nathaniel donates 10% of all his turnover to a charity that helps fight human trafficking, including A21 (www.a21.org) and The Freedom Hub (www.thefreedomhub.org/). Considering his settlements have gone from \$1m per month to \$6–\$8m per month, the 10% is no small amount. In my opinion, there is no one more deserving of this award than Nathaniel. I implore you to contact him directly yourself, as 200 words doesn’t do him justice.”

– **David Vizza, business development manager, Finsure**



YOUNG GUNS 2017



NICK JONES, 28

Aussie Belmont, Belmont, NSW

\$ 31,604,485

"Nick has proved to be a natural. He is enthusiastic, hard-working, a quick learner and has an ability to build trust and rapport with people from all parts of the community. He has the ability to see solutions where many others see problems or barriers... It is not unusual for him to be in the office late at night or weekends, or for him to travel hundreds of kilometres to make things happen for his clients. Not long ago he flew to Hobart to meet a client who had been referred by another client he had helped."

– **Vaughan Fowler, general manager distribution, Aussie**



MICHAEL XIA, 32

Mortgage Channel, Glenwood, NSW / Choice Aggregation

\$45,011,571

"I highly recommend Michael Xia for *MPA Young Gun 2017*... Michael has achieved great results in this short time and has reached the second highest broker segmentation, being Pink Diamond. This is a huge achievement and is based on settlement dollars, conversion rate and quality of work... He is determined and driven to achieve results and that is shown in his work. I have received feedback from internal staff members complimenting Michael on his quality of work submitted. This is why I believe he is deserving of the *MPA Young Gun for 2017*." – **Amanda Borg, BDM, CBA**



ASHTON YOUNG, 27

Yellow Brick Road, Leederville, WA

\$37,287,000

"Ashton has a dedication and desire to assist and improve his clients' financial positions like I have never seen before in my 20 years in the industry. His work ethic, enthusiasm, time management and overall discipline are to be commended and for others to learn from. He is passionately driven to be the best he can be and his clients are always his first priority. This is evidenced by the highly positive customer feedback and client referrals that he consistently receives."

– **Damian James, branch principal, YBR WA**



JOE XIANJUN ZHOU, 30

The Financiers Group, North Melbourne, Vic / Choice Aggregation

\$47,000,000

"Joe Zhou is one of the principals of The Financiers here in Melbourne. His business joined Choice in February of 2015. In his first full year, he settled \$47m and The Financiers settled \$124m as a group. Joe qualified for the Choice Platinum Conference this year (in his first full year) which was held in Hong Kong in October 2016. An outstanding performer who together with his business partner Chris Huynh have built a strong business around their brand and have become one of the premier businesses of Choice Aggregation in Victoria."

– **Chris Vellios, partnership manager, Choice Aggregation**



ANDREW MUDIE, 28

Yellow Brick Road Brighton, Brighton, SA

\$25,420,921

"I would like to formally endorse and recommend Andrew Mudie, credit representative and branch principal of Yellow Brick Road Brighton. Andrew has settled approximately \$25m in loans for the reportable period. Andrew has entered the finance industry with a bang, both achieving considerable individual results as well as setting up a flourishing retail-based wealth branch. As an emerging finance industry leader, Andrew is leading other credit representatives and significantly contributing to their success. So with the aforementioned statements I believe that Andrew Mudie is the preferable choice to win the *MPA Young Guns Award*."

– **Jeremy Reynolds, SA state manager, Yellow Brick Road**

NATASHA CHOI, 26

The Australian Lending & Investment Centre,

Melbourne, Vic / Connective

 \$46,131,223

In a multi-Australian Mortgage Award winning brokerage, with Top 100 heavyweights such as Mark Davis and Kevin Agent, standing out as a broker – while still in your mid-20s – is an enormous challenge. Yet if anyone was ready for that challenge, it was Natasha Choi. Choi bought her first property at the age of 22; by 25 her investment portfolio was worth \$2.4m. When she first met Davis it was as a client and, leaving her high-flying job in institutional banking, she then became a broker.

“I wanted to have an impact on people’s lives” is how Choi explains her move. Yet even for an experienced investor and banking high-achiever, the induction program at The Australian Lending & Investment Centre was “very, very intense”, involving an 18-month stint as Davis’s deputy. Nevertheless, Choi believes her background as an investor gave her an advantage: “You look at a lot of people in the finance industry and they don’t necessarily practise what they preach.”

That effort is being recognised: ALIC managing director Jason Back told *MPA* that “Natasha is a clear standout in a male-led industry where bravado and posturing can be rewarded over content and positioning.” Choi is mindful that, while more women are succeeding in banking, many are reluctant to move into broking. “I want to represent the women in the industry; show that ‘hey you can do it.’” What separates broking from the corporate world, Choi explains, is that “you’re making a change to someone’s life. I’d work on multimillion and billion companies, and in an environment where deal flow is quite limited, mergers and acquisitions are quite limited, everyone’s life goes on.”



Better for business.

Consider Suncorp Bank today.

Take advantage of our award-winning range of small business products. Talk to your Suncorp Bank

Small Business & Commercial Business

Development Manager or call 1300 308 973.

businesspartners.suncorp.com.au



SUNCORP
BANK 



MATTHEW STYLES, 31

Empower Wealth Mortgage Advisory,
North Melbourne, Vic / AFG

 \$55,120,000

As if it isn't enough to just be a Young Gun with \$55m in lending, Matthew Styles is practically knocking on the door of MPA's Top 100 Brokers report and has already won AFG Victoria's 2016 Rising Star award. Styles' example shows just how quickly a new broker can reach huge volumes given the right approach and support network.

Empower Wealth has provided a great platform for Styles' success. It was founded by Ben Kingsley, chair of Property Investment Professionals of Australia, who regularly writes, talks and broadcasts on the subject of responsible property investment. "The ability to work alongside Ben and have him as a mentor is unreal," says Styles. "You don't get that opportunity every day of the week."

Fittingly, the brokerage has a high number of property investor clients. Not all first came to Styles as investors, he explains: "It's really educating clients ... even mum and dads who are coming in, even when it's buying for owner-occupied purposes, just to keep some opportunities open for them." Already this approach is paying dividends, with clients going from their home purchase to multiple investment properties. As Styles puts it, "we take the clients on a journey".

Styles had a background in property investment, but not in broking. "It's something I had explored before the GFC," he recalls. Instead he set up an IT company, Core Techniques, which educated elderly people to use technology to keep in touch with friends and family. That ability to connect with clients is now paying off, Styles believes: "I guess it was trying to solve a problem for the consumer, which translates into what I'm doing now; I've just gone from technology to finance."



QUANG HUYNH, 32

CWF Group, Sydney, NSW / Vow Financial

 \$40,000,000

"In all facets of Quang's brokerage service, he and his team have surpassed all my clients' expectations of what a broker should be. Quang really builds a personal relationship with all my clients and addresses all their immediate and future needs. He not only provides them with the best home loan product which is very well researched and explained, he also has a very strong financial acumen in understanding trust structures, SMSF set-ups, SME lending and commercial lending ... many of my clients [are] raving about him. He is definitely a *MPA Young Gun!*"

– **Tony Chiu, principal financial planner, Benton**



JALEESA PAINE, 27

Savvy Home Loans, Springwood, Qld / AFG

 \$19,769,494

"Having worked as a referrer partner and overseeing Jaleesa's efforts in working with my team of salespeople for over a year I'm happy to provide recommendation as to her professionalism, her speed and efficiency and high level of customer service with successful outcomes. She goes the extra mile to ensure communication with clients, myself and my team. She delivers on what she says and if there is a problem she sorts through it, keeping everyone informed ... She's personally looked after my loans and I have referred my own personal family and friends because I trust her and wish her the best." – **Debi Marr, sales manager, Gold Coast and northern NSW, Stockland**



SAM PANETTA, 28

Yellow Brick Road Dee Why, Dee Why, NSW

 \$43,353,000

"Sam deserves recognition for his exceptional first year as a mortgage broker. Sam has a natural rapport with clients and has created his own systems and processes that allow him to provide an extremely high level of customer service. Sam has completed an impressive number of settlements on his own without any back-end or processing support, which is a credit to his efficiency. Sam has quickly become a trusted adviser in his network, writing regular informative articles on social media relating to finance. He even recently hosted his own property buying seminar, which was attended by more than 30 people." – **Andrew Read, director, Yellow Brick Road Dee Why**

HOW MUCH DOES IT COST TO BECOME A BROKER?



\$20,000*

Masters Broker Group's 'budget matrix' came up with this initial cost for becoming a broker by combining various others, the biggest of which were mentoring fees of \$650/month for 24 months, Certificate IV qualification in mortgage broking at \$2,500, and professional indemnity insurance of \$600–\$900 p.a.



\$44,815**

This is Mortgage Choice's estimate of the cost of setting up a new franchise brokerage in a metropolitan area. The equivalent cost for a new regional brokerage would be \$34,815. However, Mortgage Choice also recommends you budget 18 months of working capital in addition to this.



\$10,000 + \$15,315**

The first figure refers to the cost of a two-year-old Mortgage Choice franchise in the Southern Highlands, the cheapest available at the time of writing. The second refers to the additional training

Sources: *www.mastersbrokergroup.com.au, **mortgagechoice.com.au, December 2016. Mortgage Choice was chosen because other franchises don't break down exact costs.



YOUNG GUNS 2017



EDDIE HARRISON, 34

CHG Integrated Wealth, Coolangatta, Qld / FAST

\$35,051,729

"I first met Eddie in March 2015 through a mutual friend... what struck me with Eddie is he was always asking questions and taking on board the advice I gave... The deals started to flow within the first 30 days, not just residential but leasing and the odd commercial deal as well. What's important to note Eddie was enthusiastic from day one in being the 'personal banker' for the client, hence residential, leasing and commercial lending. I believe Eddie will have a long and successful career in the broking industry and believe he would be a worthy winner of the MPA Young Gun award." – **Scott Unicomb, Qld state manager, Macquarie Bank**



PADDY O'SULLIVAN, 31

Mortgage Choice, Nowra, NSW

\$31,900,000

"Paddy O'Sullivan is an excellent mortgage broker... Paddy and his team have produced some exceptional business results. His volumes are not only impressive (given the short amount of time he has been in the business), but they are inspirational... That said, Paddy's results are also unsurprising. He is a driven, hard-working individual who is passionate about helping his local community. And his business has flourished as a result. I know Paddy will be a face to watch in the future and I look forward to watching him grow and evolve as a mortgage professional." – **David Ewens, NSW state manager, Mortgage Choice**



NICK JACOBS, 28

Shore Financial, North Sydney, NSW / AFG

\$33,500,000

"Nick started at Shore Financial about two years ago and since then he has progressed dramatically. He has a degree in Agricultural Economics at the Sydney University and he brings an in-depth knowledge of macroeconomics and the potential effects on the lending landscape. He is diligent and a very hard worker and has been one of our best employees since we started our business. I would highly recommend Nick for this award as he has started a new career and has become one of the best loan writers in our business." – **Theo Chambers, CEO, Shore Financial**

NEW BROKER COSTS: A RECRUITER'S VIEW

Zak Wilford is the founder of WorkInFinance.com.au, a specialist recruiter working with finance brokers. He's previously worked at Finsure, LoanKit and 1300Home Loan.

MPA: Are training/insurance costs severely hindering new brokers?

Zak Wilford: Of course they are, but this is only an issue because of the lack of visibility in the industry.

What I mean by lack of visibility is, because there is so much competition for market share, when it comes to recruiting brokers a lot of big aggregators will allocate a lot of money to building their employee brand to attract new people.

They then charge a fee for the Cert IV

and training plus a mentor program.

For a new entrant that doesn't know any better this is passed off as the standard cost of entry, but it isn't the case. Groups I work with are more than happy to financially support a new entrant, to front the cost of the Cert IV and other things in order to bring on the right person.

To buy into an Aussie academy course and pay up front to then be left out in the cold receiving monthly phone calls from a mentor sounds laughable when you compare it to groups I work with that invest real time and

money and ask for nothing up front but commitment. Groups I work with are happy to pay salaries and retainers and even front the upfront costs sometimes to make sure they get the right person. The thing is the smaller groups can't market themselves as well.





ADAM BRADLEY, 30

Emerge Finance, Kedron, Qld / Vow Financial

 \$24,662,000

For a large proportion of brokers, broking is the step after banking – for all the differences between the roles, they share the common building blocks of personal finance. Adam Bradley’s background could not be more dissimilar: he worked in tunnel engineering for 10 years prior to approaching a broker for his second home loan. “When I bought again about three years ago the broker said, ‘You’d be great at this – do you want a job?’ I thought it was weird she’d offer me a job given I had no experience; I’d better look into this. I looked into it and loved it.”

Going into broking as an independent broker is still a daunting challenge, but Bradley eased the transition by starting broking alongside his engineering job. He was also helped by his mentoring group. “Every fortnight we’d get lenders in and learn about different products and structures, and proactively talk to other brokers about scenarios they were having trouble with, any marketing ideas and stuff like that.” Emerge Finance now deals mainly with younger owner-occupiers and has extensive referral links with financial planners, accountants and, to a lesser extent, real estate agents.

Broking has replaced engineering and Bradley couldn’t be happier: “I just love it! I’m 30 now, which is still relatively young, but considering you leave school when you’re 18 I’ve finally found something I really love and I’m passionate about, and that I’m pretty good at... I was always chasing that flexibility, being your own boss, and that untapped earning potential: the harder you work the bigger your business gets ... it’s something you can continue to build on.”



YOUNG GUNS 2017



BEN HENNESSEY, 32

Aussie Home Loans Dapto, Dapto, NSW

\$33,191,000

“Ben’s movement into mortgage broking has been a very fast evolution – bringing great success to himself, his clients and us as a greater business in his first full year of operation... Showing empathy and bringing in his extensive lending and process knowledge from his previous roles has made him a much smarter and efficient broker than most in such a short time period... Exactly what I see a Young Gun should look to achieve for the benefit of all but mainly for our clients and our industry as a whole. I have no hesitation in putting Ben forward as a very worthy recipient of this award.” – **Katrina Rowlands, CEO, Mortgage Success Wollongong**



AMY SONG, 28

The Financiers Group, North Melbourne, Vic / Choice Aggregation

\$27,000,000

“Amy Song joined The Financiers in May 2015. In her first 12 months she settled \$27m which was sourced from her own referrer partners.

A consummate professional who lives the values of The Financiers Group, Amy has gone from strength to strength in her first year and has made an outstanding contribution to her company. Highly regarded by the principals at The Financiers, Amy has set her goal to qualify for the next Choice Platinum conference to be held in Broome in 2017.”

– **Chris Vellios, partnership manager, Choice**



NICK ASH, 30

Loan Market Port Melbourne, Port Melbourne, Vic

\$38,166,831

“Nick has made an explosive start to his broking career. He joined as a loan writer under our Platinum Elite broker Grant Rheuben and has quickly established himself as a successful broker lodging and settling consistently month in, month out. Nick is a humble person who previously worked as a banker and is skilled at building key relationships with his referrers and known for his commitment to exceptional customer service. Nick is an outstanding candidate who reflects our values, and we are proud to have him in our group.”

– **Andrea McNaughton, state manager Vic/Tas, Loan Market**



CHARLIE LOVERIDGE, 28

Shore Financial, North Sydney, NSW / AFG

\$54,961,154

“Charlie Loveridge is the hardest-working young mortgage broker that I have come across in my 10 years in the Australian mortgage industry. Charlie’s policy and product knowledge is second to none and his ability to network and grow a diverse collection of referral partners is extremely impressive... Charlie’s clients constantly provide very positive feedback – Charlie consistently achieves the highest net promoter score out of all of our brokers... I anticipate that Charlie will be a \$200m broker within the next four years. The word Young Gun describes Charlie Loveridge perfectly and I look forward to following his success in the coming years.”

– **Theo Chambers, CEO, Shore Financial**



DEAN SOLDO, 27

Soldo Financial Group, Altona, Vic / Finsure

\$32,128,409

“Dean has worked extremely hard over the last 18 months as a Finsure mortgage broker... He has earned much respect from the lender BDMs, the Finsure compliance team and sales managers. He has been internally nominated and progressed as a finalist in our aggregator young gun awards that were presented in Singapore. Dean’s work ethic, enthusiasm and drive cannot be compared. I think his results are testament to this... This in itself is a major milestone for any young start-up mortgage broker. Finsure and the management team wish Dean all the best and success in winning this award. We envision an amazing future for this young man.” – **Jas Fazlic, state business manager, Finsure**



STEVEN RYAN, 31

Interstellar Finance,
Hurstville, NSW / Choice Aggregation

\$31,440,691

"Steven has really impressed me in his first year as a self-employed mortgage broker. Steven entered the industry with no experience, however he immediately stood out, and excelled, due to his relentless focus on customer service... I have worked on dozens of scenarios and applications with Steven over the last 12 months, none of them have been simple or 'vanilla' due to the nature of his client base. Steven is able to workshop a deal with a level of expertise only seen by brokers with a decade more experience. His product and policy knowledge are far beyond his years."

– **Brad Crawford, BDM, Advantedge Financial Services**



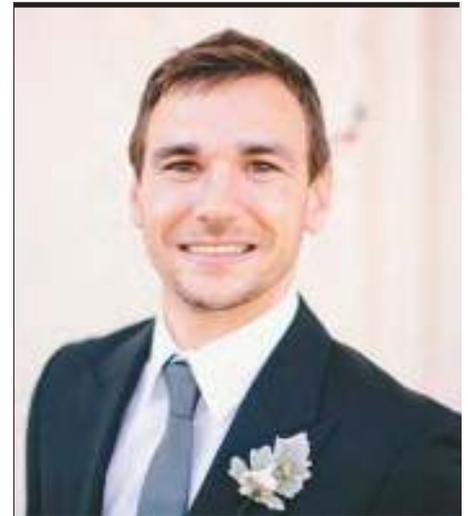
HENRY ASCIAK, 33

Interactive Finance,
Moonee Ponds, Vic / Finsure

\$27,000,000

"Interactive Finance and Henry Asciak have been with Finsure for two years. The principal, Henry runs an energetic operation with three credit representatives in total. Henry has personally settled \$27m in the period of 1 November 2015–31 October 2016. Henry has built a full-service model in line with the demanding market and plays in both segments (commercial and consumer). The interactive team and Henry, the principal, have received many praises from our lender partners... In our opinion Henry will most definitely qualify for the MPA Young Guns 2017 and meets all the necessary criteria."

– **Jas Fazlic, commercial partnership manager, Finsure**



DANIEL NANCARROW, 33

Aussie Victoria Park, Victoria Park, WA

\$23,221,748

"Daniel has made a significant impact on the Aussie business since he began as a broker... His rising star status is the result of a lot of hard work and a passion to ensure that every customer receives a first-class service, every time! I've been impressed with Daniel's leadership skills, commitment to his business, and the contribution toward the success and development of other brokers in the Victoria Park and broader Aussie WA business. Now the store manager of our Victoria Park store, he has shown what it takes to become a successful mortgage broker and WA Young Gun nominee."

– **Paul Evans, Aussie state manager, WA/SA**

YOUNG GUNS AND AGGREGATORS

Many aggregators talk about supporting young brokers, but where are Australia's high-achievers beginning their broking careers?

Number of brokers

FRANCHISES

- Aussie (3)
- Yellow Brick Road (3)
- Mortgage Choice (1)
- Loan Market (1)

AGGREGATORS

- AFG (7)
- Choice Aggregation (4)
- Connective (3)
- Finsure (3)

- Vow Financial (3)
- FAST (2)
- Mortgage Choice (1)