



Despite the ongoing economic difficulties, the brokers on this year's Top 100 list put their head down and focused on doing what they do best. *MFA* would like to applaud this year's winners...

**G**oing into year two of the global financial crisis, the mood in the mortgage industry was one of defiance.

The shock that enveloped much of the financial world in late 2007 peaked in September 2008 when Lehman Brothers crashed.

It seemed that the crisis had hit a new low sparking the world's leaders to take action. The decision to employ radical and far-reaching stimulus plans in the economic powerhouses around the globe marked an important turning point.

In Australia, crucial actions taken by the RBA and the Rudd Government had a direct impact on the mortgage industry. The government-backed guarantee scheme allowed major banks to gain access to funds in markets that were largely frozen. This advantage provided the banking industry with the oil it needed to keep credit flowing. The scheme coincided with a succession of decreases to the official cash rate, which brought interest rates down and made it easier for the majority of borrowers with standard variable rate loans to pay their mortgages and new home owners to enter the market.

The First Home Owner Boost, of course, was also invaluable. It succeeded in luring new home owners onto the property ladder, which had the desired effect of stimulating the housing market. For many brokers, this meant they were busier than ever.

Another important action was the AOFM's investment into RMBS. For non-banks and mid-tier lenders the \$8bn scheme (now extended to \$16bn) was a necessary 'band-aid' to keep them in the lending game. Competition with the major banks is far from reaching pre-crisis levels, but there has been some recovery in the sector, which in turn can only benefit brokers.

There were some definite improvements in 2008/09, but the mortgage industry faced its own unique challenges. Chief among those were the service delays sparked by the massive influx of demand placed on major lenders. This meant longer loan approval times and some tricky management of customer expectations.

Aussie broker Jamie Demas, who placed 83rd on the list by writing more than \$39m in settlements, brought up another difficulty experienced by many in the industry.

"The biggest obstacle for 08/09 was probably banks tightening policies – especially the genuine savings policy," he said.

Another interesting development was further consolidation among the industry's biggest names. Bankwest joined with CBA and later CBA purchased a 30% stake in Aussie, which had recently acquired Wizard. The sudden changes left many scratching their heads about the possible outcomes this would have for brokers.

But given those factors, if one balances the turmoil and uncertainty of 2007/2008 (and the

direct hit brokers took in terms of commission cuts), against the lows of 2008 and subsequent stimulus actions and positive green shoots of recovery made in 2009, then the last financial year seems to have been a bit brighter.

Chris Bibby, director of Accurate Financial, placed 74th on the list writing just over \$41m. He described the last financial year as a “very tough year – especially during the July to October period – but we survived.” Like brokers on *MPA*’s Top 100 list, Bibby proved that if you put your head down and stick to the task at hand it’s not only possible to make a crust in this industry, one can still succeed.

Chris Antypas, who placed 93rd on the list described the last financial year as “an incredible, but exciting year to be in the industry.

“It has no doubt been a year of contrasts and challenges for our profession – from a liberal 100% lending environment to that of a conservative approach. As a mortgage broker, it was about being adaptive to this change and always remaining focused on what is best for your client at all times”.

### Breaking it down

The rules of the Top 100 brokers survey are simple: brokers must be accredited, loans must have been settled in 2008/09 financial year, and all loans must have been originated solely by the broker (back office support is acceptable). All entries were verified by aggregators, lenders, and franchisors and in cases where discrepancies arose *MPA* used the verified figures only.

We’ve taken those figures, broken them down, and analysed them backwards and forwards in an attempt to identify any new trends.

And the figures indicate that the commission cuts may have made their impact. Last year, when comparing the 100th placed broker from 2006/07 to the 100th broker in 2007/08 we noticed a small increase – \$35,241,000 to \$41,229,446. However, this year despite receiving a far greater number of applications than we have in the past, the 100th placed broker recorded \$35,505,472 in total home loan settlements.

On the other end of the spectrum, our 2007/08 No. 1 broker, Colin Lamb, settled \$145,590,493, whereas our top broker this year, Wendy Higgins, pulled in \$123,601,864.

It’s worth mentioning however, that more than 75% of the brokers on our top 100 list settled over \$40m – an outstanding achievement for those on the list.

We also learned that a large proportion of our Top 100 brokers reside in Western Australia – 24 brokers call that state their home, compared to 26 that represented the state in 2008. There were 24 brokers from both NSW and Victoria, and 17 from Queensland. Tasmania was represented this year by one broker, while there were eight from South Australia (including our No. 1 broker), four from ACT and two from the Northern Territory.

Female brokers are still somewhat of a minority on the list, numbering just 17 (up one from last year). However, first place was captured by superwoman Wendy Higgins – not a first in the

“  
**2008/09 was a very tough year, but we survived**  
”

- Chris Bibby

### recognising the industry’s leaders and innovators

The last 18 to 24 months have been challenging, but the mortgage broking industry that’s emerging from the shadows of the global financial crisis is stronger, more robust and most importantly poised for growth.

Indeed, there’s great opportunity for the industry ahead, with a clear focus to keep the needs of the customer front and centre in everything we do.

The resilience of the third-party industry during these challenging times is a testament not only to the depth of the sector, but to brokers’ overall drive towards business building and evolution in line with the shifting needs of their customers.

Considering the current market, and pending legislation, in my view we’re about to enter a period of increased professionalism in the industry - one that is made up of brokers that have the credentials and confidence to be a provider of an advisory service to clients rather than just facilitate transactions. Those brokers able to focus on their clients and adapt to their customers’ changing needs will prosper.

We’re committed to partnering the quality segment of the market - those brokers that take responsibility for their businesses and embody the traits that make up a professional broker.

In recognising the Top 100 Brokers, *MPA* magazine has again underpinned their support of the industry through highlighting those brokers at the top of their game - those focused on professional broking.

These are the individuals that are at the forefront of the industry and will continue to drive brokers’ service proposition with their customers.

We see great value in supporting these brokers and are proud to partner this year’s Top 100 Brokers.

I congratulate all those that have made the Top 100 this year as well as the brokers who fell just short. I wish you all the best for the year ahead.

Best regards,

**Huw Bough**

General Manager

Westpac Mortgage Broker Distribution



Huw Bough

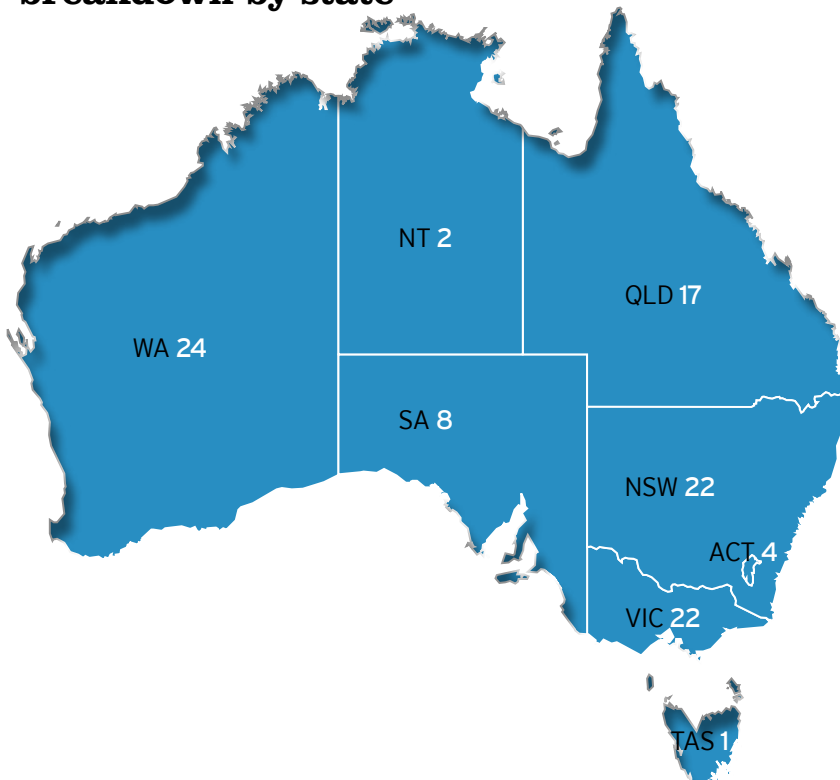
history of the Top 100, but an important achievement all the same in an industry that tends to be dominated by males.

*MPA* also likes to recognise the biggest dealmakers. They might not have had the highest settlements but that doesn't mean that they're not working just as hard. This year, Anthony Smith, who placed 39th on the list and settled just over \$54m, did an amazing 552 deals. His achievement was almost rivaled by Higgins who successfully completed 515 deals. Other top dealmakers include: Scott Marshall, who placed 10th and settled 420 loans, Michael Searle, who placed 5th and settled 407, and Lisa Sanders who placed 7th and settled 395 loans.

The majority of brokers on the list (64%) had between five and 10 years experience on the job, while the split between brokers with more than 10 years experience and less than five was even at 18% respectively.

David Westerman, who placed 37th, is one of the most senior brokers (in terms of experience) on the list. He says that, yes, experience is "the most important factor in the mortgage broking game".

## breakdown by state



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**If the major banks have too much market share they will continue to ‘dictate’ to brokers and customers**  
 ”

- Mike Buchecker

Since he started broking he says that the most positive change has been the implementation of regulation via the MFAA and (soon to be) with ASIC.

On the flipside, "the most negative change has been the reduction in commissions, but this will surely correct itself through the oldest ingredients – greed and competition.

In examination of another category, we found that the greatest number of brokers came from PLAN Australia, 17 in total, which was followed closely by AFG brokers, who numbered 16, while Choice was represented by 14 brokers.

### Bank vs non-bank

The major banks' market share of the home loan market has skyrocketed from 60% pre-crisis to closer to 90% in recent months. Many brokers and aggregators have spoken of the need to support non-banks, but loan writers are at the mercy of their customer's wants and needs.

This year *MPA* asked entrants to tell us how many loans they put through banks versus non-banks in the 2008/09 financial year.

Eighty-two per cent of the brokers on our list wrote at least 80% of their loans through banks. A small number wrote the majority of loans through their own white-label product and 6% failed to answer the question.

Aussie's Mike Buchecker from East Brisbane strikes a balance between the number of non-bank and bank loans he writes, dividing his loans 50-50 between the two camps. "If the major banks have too much market share they will continue to 'dictate' to brokers and consumers," he says. "It is important to offer your customers better service alternatives in the non-bank area where there is little difference in price. Customer will always pay a little more for great service."

### Education

In early September the MFAA made the decisive move of cutting 1,500 brokers from its membership who did not meet the association's July 1 deadline to complete their Certificate IV in Financial Services.

The requirement for all members to obtain the educational minimum was set in 2007, and the MFAA is now planning to introduce a minimum diploma qualification in the next few years.



**What drives you to be a successful mortgage broker?**

I enjoy helping people get into their homes and the challenge of growing my business.

**What was the most challenging aspect of 2008/09?**

Restrictions on credit policy.

**What was the most positive aspect of last financial year?**

Achieved business growth in a challenging financial climate.

**What is your goal for 2009/10?**

Maintain similar growth as previous years.

**To unwind I...?** Maybe next year...

**Next year will be...?** Trying to achieve work/life balance.

“

**I enjoy helping people get into their homes**

”

10

**Scott Marshall**

The Loan Arranger  
Years as broker: 8

**Adelaide, SA**

SETTLED:

**\$86,423,574**

**What drives you to be a successful mortgage broker?**

The people I work with inspire me. My assistants Alison and Leisa keep me on track and are the best at what they do. The fact I get great support from my friends and family keeps me driven.

**What was the most challenging aspect of 2008/09?**

For me it was a merge with The Mortgage Detective. Alison Whittle and I put a lot of time and effort into making this come together, and with having to do loans on top made it even more difficult - however nothing good ever came easy did it?

**What was the most positive aspect of last financial year?**

The merger. For me it's a great achievement being able to mash two cultures together and actually see it work. Now as a whole we have a great team and environment that we are all proud to work in.

**What is your goal for 2009/10?**

Get back to what I do best - write loans, have a couple of nice holidays and I'm training for a Adventure Race this year so hopefully finish that in one piece!

**To unwind I...?** Spend time with my family and friends.



9

**Gerard Tiffen**

Tiffen & Co/The  
Mortgage Detective  
Years as broker: 14

**Kingston, ACT**

SETTLED:

**\$88,133,908**

“

**It's a great achievement being able to mash two cultures together**

”



Justin Doobov recently won the Australian Mortgage Awards trophy for Best Customer Service in Australia. The MPA Top 100 broker award is based on volume of business, but the award of Australia's Best Customer Service provider shows that it's possible to write a lot of business and still offer market-leading customer service at the same time.

"If you never compromise on customer service, the business will take care of itself," he says.

**What drives you to be a successful mortgage broker?**

My clients place trust in us to provide not only a very competitive mortgage rate and a good structure, but to project manage the whole process. We fully commit to assisting our clients and we'll will do whatever it takes to ensure that we exceed their expectations.

**What was the most challenging aspect of 2008/09?**

Lenders dramatically tightened their lending criteria and pricing models, thus the most challenging aspect was navigating the credit changes. Some lenders would change their credit policies on a weekly basis! I overcame this by meeting regularly with key lenders so that I was able to anticipate the credit changes before they occurred.

**What was the most positive aspect of last financial year?** There were two main positives last year. One was the significant increase in new clients and growth of the business. While many other brokers and businesses struggled during the GFC in 2009, I took a firm stand that it was not going to affect the way we do business. As such, I maintained staffing levels and all other business expenses. Business as usual.

The other positive was being able to help people who were in dire straits. We're always making a difference to our clients, but times like last year are when the mortgage industry as a whole can truly offer benefits. Several clients were referred to us after their bank turned them down for financing.

These clients thought the only option was to lose their family home, but when we surveyed the lenders we found many that were happy to take on these clients' loans and we were even able to save the client money on their repayments.

**What is your goal for 2009/10?** My personal goal is to learn to delegate a bit more so I can try that thing that people call "work/life balance"! Thankfully I've got a great team to assist. While delegating more, I still want to



see customer service levels maintained to the highest standards while coupled with further growth.

**To unwind I...?** Relax by the pool with my wife while watching the Discovery Channel on Foxtel (if I get my way). I also like to work with my hands and build things. I'm currently building a cocktail bar so I can mix some exotic drinks for my friends.

**Next year will be...?** Absolutely fantastic. The property and the share market are already picking up and there is currently a shortage of properties on the market for sale. I am hoping that more properties come on the market, as I have three filing cabinet drawers of client applications that are pre-approved for finance. Once the economy picks up, lenders will start to relax their credit criteria and improve their pricing again. Irrespective of what the year ahead entails, there are *always* opportunities!

8

**Justin Doobov**  
Intelligent Finance  
Years as broker: 9

**Bondi Junction/NSW**

SETTLED:  
**\$88,833,519**

“  
**The property and the share market are already picking up, and there is currently a shortage of properties on the market**  
”



## In tune. A bank that understands professional mortgage brokers.



In Westpac, you have a bank with the tools and expertise to help grow your mortgage business. As Australia's first bank we've been backing Australian businesses for almost 200 years. And as an advocate of the mortgage broker industry we're committed to assisting professional brokers.

**Committed.** We'll connect you with resources beyond just mortgage broking, such as education and training to strengthen your business and help you achieve your goals.

**Focused.** We've delivered business strategies and solutions to the mortgage market including:

- Local expert business development managers and new accreditation and development managers.
- Ability to enquire on a client's home loan post settlement, and a Credit hotline for assistance.
- Segmented approach to create value and a better partnership.
- Alignment to our branch network to raise the profile of broker business locally.
- Loan Offer Packs are now simple, clear and easier for the customer to complete.

**Local.** Our expert BDM is a local, single point of contact that knows the mortgage industry and will connect you with the right resources available within Westpac.

**Performers.** We've been awarded a key list of industry accolades including:

- Being made Bank of the Year 2009 by both Money Magazine and Your Mortgage Magazine.
- And awarded second year running, the 2009 CANSTAR CANNEX First Home Buyer Award.

To find out how we can help your mortgage business,  
contact your Business Development Manager.



**What drives you to be a successful mortgage broker?**

Helping my clients to fulfil their financial dreams to purchase their own home, or to buy an investment property. I love to focus on helping my clients to build a substantial portfolio that will provide them returns for years to come. We also work with our clients on an ongoing basis to ensure they maximise their potential to reduce bad debt and consequently build wealth.

**What was the most challenging aspect of 2008/09?**

Through this period, we were determined to focus on the commercial restructure of the business; taking on a new business partner, rebranding, corporatising the new companies and expanding to provide the huge opportunity for growth and development. Furthermore, redeveloping our IT systems, loan processing system and the likes also proved to be a tremendously challenging task, and with the assistance of dedicated staff we have implemented above expectations to bring efficiency and productivity. We have been successful in our planning and structure, and are now receiving extremely rewarding results.

**What was the most positive aspect of last financial year?**

Bringing on my new business partner, Adrian Brennock who has been instrumental in implementing the restructure and corporatisation. We are already seeing the amazing results and growth of the business. Adrian has an accomplished and extensive background in the finance and lending industry and I'm delighted to share in the same vision and high ethical standard that he has.

**What is your goal for 2009/10?**

Confidently reaching the No. 1 spot! The best compliment we can receive is a referral from a client and with this, we're always advancing to provide first-class reliable service with fast turnaround times. We will aim to fully utilise and maximise our database by adding value and continue to increase our events, marketing campaigns and product information to our client base.

**To unwind I....?** With a thirst for knowledge as well as inspiring stories, I love to read - preferably on the beach or surrounded by scenic water views.

**Next year will be....?** Outstanding! We have been preparing and structuring for this positive evolution before the start of 2010 and I'm excited to launch into the new year.



**Lisa Sanders**  
 Loan Management  
 Services  
 Years as broker: 9

**Gold Coast, Qld**

SETTLED:  
**\$90,451,169**

“  
**I love to focus on helping my clients to build a substantial portfolio that will provide them returns for years to come**  
 ”



6

**Bill Ling**  
DY Home Loans  
Years as broker: 11

**Preston, Vic**

SETTLED:  
**\$91,810,602**

#### **What drives you to be a successful mortgage broker?**

I started my mortgage business in 1999. I have more than 10 years working experience in mortgage market. I realise that referrals are the lifeblood of my business and I try to offer the best service to each of my customers. Thus, they can refer more and more business to me. Lastly, I work seven days a week without stop.

#### **What was the most challenging aspect of 2008/09?**

Fast forward to last financial year, the most challenging aspect must be the global financial crisis. All lenders have tightened up their lending policy. The whole Australia property market was very quiet.

#### **What was the most positive aspect of last financial year?**

The most positive aspect of last financial year must be the government stimulus actions. The increased First Home Owner Grant and decreased mortgage interest rates significantly stimulated the Australian property market.

**What is your goal for 2009/10?** My goal for next financial year is to achieve \$120m in settlement volume.

**Next year will be...?** Great!

“

**I realise that referrals are the lifeblood of my business and I try to offer the best service to each of my customers**

”

5

**Michael Searle**  
The Home Loan Centre  
Years as broker: 6

**Canberra, ACT**

SETTLED:  
**\$93,456,612**



“  
**The GFC put enormous pressure on the lending channel and banks’ turnarounds went from bad to worse**  
”

**What drives you to be a successful mortgage broker?**  
The ability to make a change in a positive way to peoples’ lives and develop long-term relationships with clients for the future.

**What was the most challenging aspect of 2008/09?**  
Without a doubt the global financial crisis. Hopefully we will never experience anything again like that as it put enormous pressure on the lending channel and banks’ turnarounds went from bad to worse.

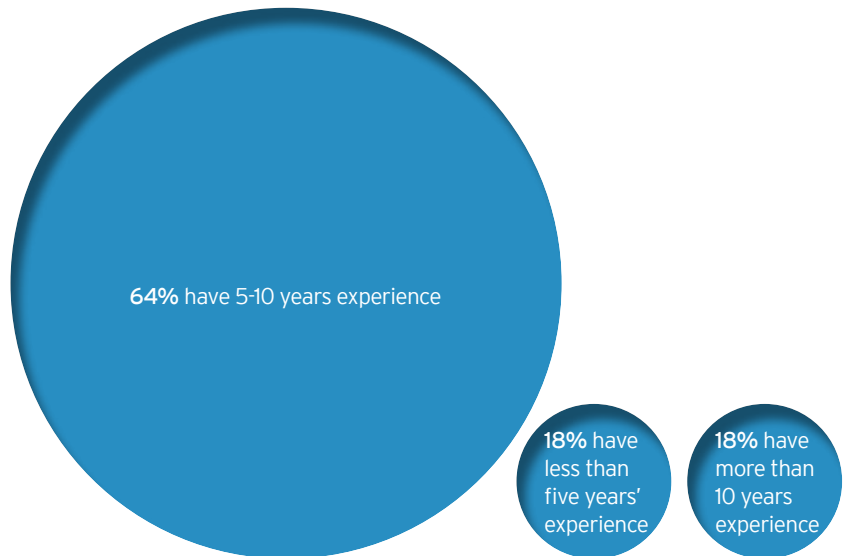
**What was the most positive aspect of last financial year?** Without a doubt my personal assistant Katya. Without her commitment to detail I wouldn’t be where I am today!

**What is your goal for 2009/10?** I actually am also a registered salesperson in Real Estate and I will be focusing on continuing to develop this side of my business.

**To unwind I...?** Train a lot in the gym and boxing, I enjoy pushing myself to the limit.

**Next year will be...?** Hopefully a more balanced lifestyle.

**experience divide**



**What drives you to be a successful mortgage broker?**

Being able to assist clients, whether they are first homebuyers or an experienced investor. Seeing their reaction when I advise them that their finance has been approved is priceless. The financial aspect is also a consideration but nothing beats clients' reactions.

**What was the most challenging aspect of 2008/09?**

Biggest challenge was keeping everyone positive about our market and that things would improve. With the GFC a lot of people put a hold on purchasing property, with some selling off to reduce debt and exposure. We spent a lot of time either restructuring existing debts or assisting with discharges.

Further to this we saw the banks reducing their LVRs and increasing the hurdles, which saw some people not able to obtain finance. Turnaround times for finance approval added to some of the frustrations.

**What was the most positive aspect of last financial year?** The most positive aspect of last year was that it forced us to review our business to see where we were getting our business from and to plan a lot better for the next year. The previous year, things just really happened without too much planning.

**What is your goal for 2009/10?** To continue to provide a high level of customer service to both clients and referral partners, and to be here at the end of it.

**To unwind I...?** I like the occasional game of golf, and the odd Friday lunch. Summer time, I like to take my family to the beach and just relax.

**Next year will be...?** Even more competitive. There seems to be more players coming into the market that are trying to compete on a basis of commissions splits to either referral sources or borrowers, rather than focusing on providing a high level of unbiased service.

The focus will be on investors who see the market having stabilised and having some positive growth and stronger yields.



4

**Colin Lamb**  
Mortgage Solutions  
Australia  
Years as broker: 8

**Doubleview, WA**

SETTLED:  
**\$100,316,862**

“  
**The most positive aspect of last year was that it forced us to review our business**  
”

**What drives you to be a successful mortgage broker?**

I enjoy seeing my clients achieving their dreams with minimal stress throughout the entire process. I am driven by the continual client referrals that form the foundation of my brokerage.

**What was the most challenging aspect of 2008/09?**

With interest rates at record lows I felt it was imperative to keep clients well informed, to ensure that they didn't over commit themselves.

**What was the most positive aspect of last financial year?** After achieving my biggest ever year in 2007/08, I was very pleased that my business grew a further 30% despite the downturn in the economy.

**What is your goal for 2009/10?** This financial year I would like to branch out into offering other services to my clients such as risk insurance. I am also looking to employ a broker to help with the increasing workload.

**To unwind I...?** I play tennis a few times a week and run whenever possible. I enjoy doing work around the house and spending time with family and friends.

**Next year will be...?** It will be an interesting year with the changes in legislation for brokers. I imagine that these changes will benefit the brokers who best represent the broking industry. I will continue to be focused on client retention and providing exceptional customer service.



3

**Jeremy Fisher**  
1st Street  
Years as broker: 6

**Rose Bay, NSW**

SETTLED:  
**\$102,523,656**

“  
**I was very pleased that my business grew a further 30% despite the downturn in the economy**  
”

2009 rank	2008 rank	Name	Company	Location	Total home loan settlements	No. of loans	No. of support staff	Years as a broker
100	NE	Terry Hunt	Mortgagenet Pty Ltd	Erina, NSW	\$35,505,472	132	2	11
99	NE	Greg Cook	Insight Home Loans	Avalon, NSW	\$35,602,140	112	1	10
98	60	Michael Harrison	Home Loan Specialist	Balcatta, WA	\$35,636,780	132	1	5
97	NE	Ian Colquhoun	Aussie	Baulkham Hills, NSW	\$35,644,564	131	1	3
96	94	Dean Riordan	Easi Home Loans	Leederville, WA	\$35,652,254	127	1	11
95	61	Tony Petrevski	Smartline	Thomastown, Vic	\$35,713,339	191	2	9
94	NE	Michael Johnston	Resolve Financial Solutions	Balcatta, WA	\$35,842,257	120	1	2
93	NE	Chris Antypas	Aussie	Launceston, Tas	\$35,976,896	193	1	6
92	NE	Kevin Pausin	Westate Finance	North Coogee, WA	\$36,146,881	114	1	6
91	59	Brad Smart	Zobel	Mount Gombier, SA	\$36,361,511	223	2	6
90	NE	Andrew Ward	Aussie	Capalaba, Qld	\$36,425,703	158	1	9
89	87	Vincent Power	Investors Direct	Melbourne, Vic	\$36,489,143	70	1	7
88	NE	Ian Simpson	Smartline	Balmain, NSW	\$36,698,519	62	0	6
87	NE	Jim Sharif	Aussie	Dee Why, NSW	\$36,944,079	86	2	7
86	73	Steve Moore	Expert Lending	Springfield, Qld	\$36,945,042	162	1	6
85	NE	Angelo Benedetti	Oracle Lending Solutions	Kent Town, SA	\$37,259,859	120	1	11
84	NE	Richard Velliaris	Resolve Financial Solutions	Balcatta, WA	\$37,642,276	127	1	2
83	NE	Jamie Demas	Aussie	Labrador, Qld	\$39,045,795	147	1	3
82	NE	Joe De Sousa	Aussie	Mandurah, WA	\$39,063,715	97	0	11
81	NE	Bill Groves	Aussie	East Brisbane, Qld	\$39,091,916	170	0	7
80	NE	Louise Finney	Resolve Financial Solutions	Balcatta, WA	\$39,145,559	135	1	3
79	NE	Paul Wright	IPS Home Loans	Wollongong, NSW	\$39,353,489	164	2	7
78	NE	Troy Milanko	Resolve Financial Solutions	Balcatta, WA	\$39,443,231	130	1	3
77	NE	Sandy Joseph	Mortgage Solutions Australia	Doubleview, WA	\$40,463,645	117	1	8
76	NE	Mike Buchecker	Aussie	East Brisbane, Qld	\$40,606,589	150	1	8
75	NE	Robert Hodson	Aussie	Melbourne, Vic	\$40,826,024	123	0	4
74	NE	Chris Bibby	Accurate Financial Consultants Pty Ltd	Port Melbourne, Vic	\$41,074,320	136	2	4
73	96	Peter Fitzpatrick	Outback Financial Services	Alice Springs, NT	\$41,218,434	157	1	5
72	48	Scott Hallam	Loan Market	Broadbeach, Qld	\$41,372,635	128	1	7
71	NE	Andrew Mirams	Intuitive Finance	Sandringham, Vic	\$42,571,515	103	1	7
70	NE	Hye Young Kim	Now Home Loan Pty Ltd	Eastwood, NSW	\$42,790,419	102	1	7
69	NE	David Johnson	Strategic Property Finance	Bondi Junction, NSW	\$42,837,750	75	1	3
68	23	Janine Carpenter	Independent Mortgage & Finance Services	Leederville, WA	\$43,021,402	150	1	13
67	81	Joshua Egan	Club Financial Services Gippsland	Traralgon, Vic	\$43,462,763	266	2	8
66	NE	Adam Maciejewski	MCP Finance Brokers & Lawyers	Melbourne, Vic	\$43,508,415	136	4	7
65	NE	Kate Barnes	Aussie	West Lakes, SA	\$43,803,027	181	2	9
64	NE	Duane Brown	Aussie	Rhodes, NSW	\$43,841,768	164	1	2
63	52	Brian Hocking	Smartline	West Footscray, Vic	\$44,220,605	192	3	9
62	NE	Alex Shumsky	Consolidated FS	Oakleigh, Vic	\$44,615,014	150	0	6
61	57	Stephen Gravina	Toowoomba Home Loans	Toowoomba, Qld	\$45,295,087	216	2	9
60	86	Max Ivanoff	Mortgage Fair	Elsternwick, Vic	\$45,595,745	134	0	6
59	NE	Martin Ireland	Resolve Financial Solutions	Balcatta, WA	\$46,764,139	149	1	3
58	NE	Serge Scekcic	Aussie	Dee Why, NSW	\$47,123,788	138	2	4
57	49	Darin Yacopetti	Able Finance	Perth, WA	\$47,641,755	220	2	12
56	54	Mark Roesler	Easy Loans Pty Ltd	Fannie Bay, NT	\$47,755,374	218	2	12
55	35	Kelly Cameron-Tull	Get Real Finance	Windsor, Qld	\$47,951,000	190	2	10
54	NE	Damien Roylance	Property Planning Australia	Hawthorn, Vic	\$48,873,196	107	1	3
53	NE	Garry Coxon	Absolute Financial Services	Burwood, Vic	\$48,898,712	170	2	8
52	NE	Paul Mazzella	Brokerhouse	Shepparton, Vic	\$49,955,000	211	1	7
51	NE	Jeffrey Delbridge	Mortgage Solutions Australia	Doubleview, WA	\$50,157,508	177	1	6

“  
**Our loan volumes were sustained, despite the global financial crisis**  
 ”

**2**

**Linda Wei Jing Lin**  
 DY Home Loans  
 Years as broker: 6

**Preston, Vic**

SETTLED:  
**\$116,460,698**



**What drives you to be a successful mortgage broker?**

Following in the footsteps of Bill Ling, who is the 6th top broker and is also my brother, friend, leader, business partner and boss.

**What was the most challenging aspect of 2008/09?**

Undoubtedly, the world financial crisis.

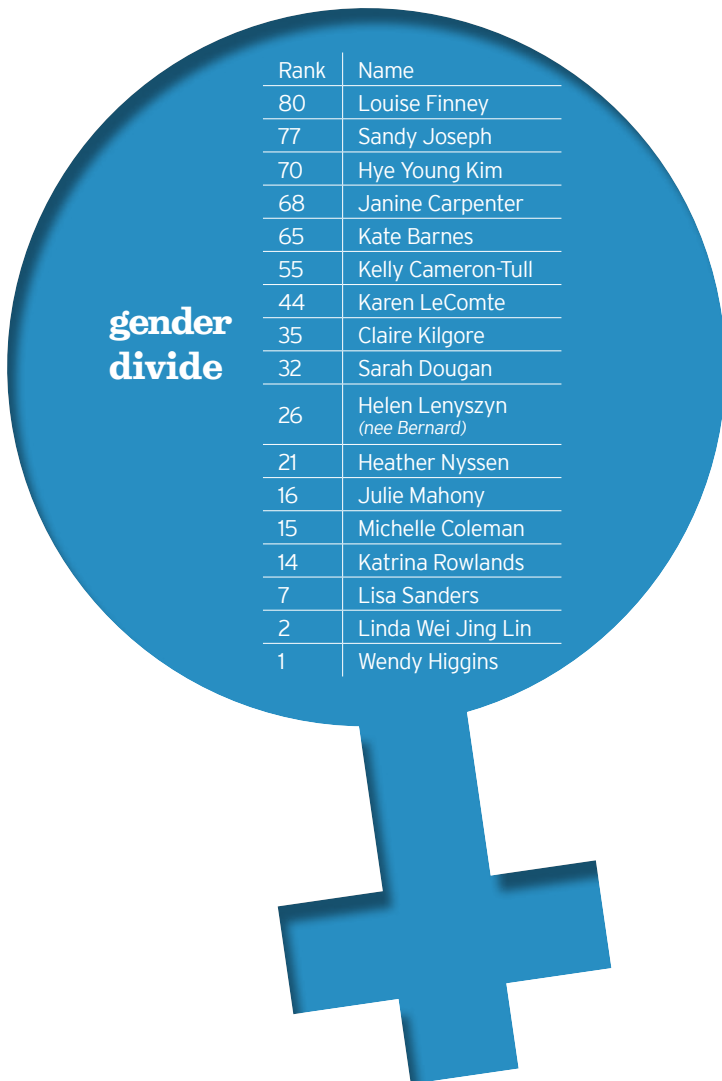
**What was the most positive aspect of the last financial year?**

Our loan volumes were sustained, despite the global financial crisis.

**What is your goal for 2009/10?** No goal is my goal!

**To unwind I...** Go on holiday overseas, shopping or resting at home watching TV.

**Next year will be...?** Fantastic.



2009 rank	2008 rank	Name	Company	Location	Total home loan settlements	No. of loans	No. of support staff	Years as a broker
50	33	Mario Borg	Mortgage Achievers	Melbourne, Vic	\$50,246,782	130	1	5
49	55	Larry Hirsch	Charter Mortgage & Finance / House & Home Loans	West Perth, WA	\$50,320,972	175	2	4
48	74	Bevan O'Farrell	Kalanni Pty Ltd	Nedlands, WA	\$50,616,987	133	2	8
47	98	Daniel O'Brien	PFS Financial Services	Bella Vista, NSW	\$51,070,000	170	1	5
46	NE	Mark O'Reilly	Clairmont Financial Services	Coorparoo, Qld	\$51,333,917	232	1	10
45	18	David Friend	Tiffen & Co/ The Mortgage Detective	Kingston, ACT	\$51,376,125	176	1	9
44	19	Karen LeComte	Smartline	Cleveland, Qld	\$51,587,568	168	2	3
43	80	Brad Williamson	The Loan Company	East Perth, WA	\$52,330,259	186	2	8
42	NE	Matt Bolland	The Loan Co	East Perth, WA	\$52,631,215	192	1	8
41	97	Jeff Hart	Club Financial Services Unley	Wayville, SA	\$53,094,604	264	1	6
40	NE	Rael Bricker	House & Home Loans	Osborne Park, WA	\$53,600,000	228	4	8
39	NE	Anthony Smith	Gracetree Group	Cheltenham, Vic	\$53,836,907	552	7	9
38	41	Steve Marshall	The Loan Arranger	Adelaide, SA	\$54,084,205	267	1	13
37	NE	David Westerman	State Custodians Mortgage Company	Toronto, NSW	\$54,172,874	165	6	15
36	36	Brad Oliver	First Choice Home Loans	Wishart, Qld	\$54,510,740	223	2	11
35	NE	Claire Kilgore	National Mortgages Pty Ltd	Belrose, NSW	\$54,550,474	190	3	4
34	NE	Stephen Arthur Smith	Mortgage Solutions Australia	Doubleview, WA	\$54,698,503	184	1	8
33	63	Moshe Moses	Niche Lending	Sydney, NSW	\$56,676,000	74	2	7
32	21	Sarah Dougan	LJ Hooker Financial Services	Potts Point, NSW	\$58,000,000	65	1.5	6
31	NE	Kobi Chillman	Members Alliance Home Loans	West Perth, WA	\$58,073,866	186	1	7
30	16	David Brell	Smartmove	Neutral Bay, NSW	\$58,637,855	133	1	7
29	NE	Brett Amos	Seven Point Finance Pty Ltd	Port Melbourne, Vic	\$59,000,000	228	4	5
28	NE	Galvin Dawson	Finance Edge Australia Pty Ltd	Perth, WA	\$59,023,434	151	6	5
27	68	Simon Orbell	Smartmove	Neutral Bay Junction, NSW	\$59,473,180	156	1	4
26	64	Helen Lenyszyn (nee Bernard)	Independent Mortgage & Finance Services	Leederville, WA	\$60,618,336	148	1	15
25	25	Paul Taylor	Toowoomba Home Loans	Toowoomba, Qld	\$61,524,400	307	1	11
24	27	Peter Goldberg	Pinnacle Capital	Bondi Junction, NSW	\$62,012,601	154	1	11
23	4	Andrew Brumby	Develop & Invest Pty Ltd	Seaford, Vic	\$64,599,193	260	4	5
22	NE	Terry Hill	Queensland Financial Services Pty Ltd	Noosaville, Qld	\$66,464,333	183	1	7
21	31	Heather Nyssen	Queensland Financial Service	West Burleigh, Qld	\$68,068,722	362	3	8
20	NE	Alistair Baker	Aussie	Melbourne, Vic	\$68,511,896	243	1	12
19	8	Ed Nixon	Trilogy Funding	Kingston, ACT	\$70,499,696	289	3	6
18	NE	Troy Cameron	Stratique Finance	Nedlands, WA	\$71,078,898	160	2	4
17	66	Nicholas Don	Odyssey Financial P/L	Hawthorn, Vic	\$74,570,000	206	3	6
16	32	Julie Mahony	Mortgage Choice	Glenelg East, SA	\$75,683,002	344	2	9
15	9	Michelle Coleman	WHO Finance	Preston, Vic	\$79,058,753	217	2	8
14	11	Katrina Rowlands	Mortgage Success	Wollongong, NSW	\$79,263,788	271	2	13
13	38	Peter Ellis	Oxygen Home Loans	Edgecliffe, NSW	\$80,037,789	104	1	9
12	5	Murray Kent	Pacific Home Loans and Borrowers Choice	Redcliffe, Qld	\$80,590,718	375	3	9
11	14	Brad Nolan	Eastern Financial Solutions	Buddina, Qld	\$83,832,536	207	2	9
10	20	Scott Marshall	The Loan Arranger	Adelaide, SA	\$86,423,574	420	2	8
9	10	Gerard Tiffen	Tiffen & Co/ The Mortgage Detective	Kingston, ACT	\$88,133,908	336	2	14
8	26	Justin Dobov	Intelligent Finance	Bondi Junction, NSW	\$88,833,519	229	3	9
7	2	Lisa Sanders	Loan Management Services	Gold Coast, Qld	\$90,451,169	395	6	9
6	NE	Bill Ling	DY Home Loans	Preston, Vic	\$91,810,602	289	3	11
5	6	Michael Searle	The Home Loan Centre	Canberra, ACT	\$93,456,612	407	1	6
4	1	Colin Lamb	Mortgage Solutions Australia	Doubleview, WA	\$100,316,862	244	2	8
3	15	Jeremy Fisher	1st Street	Rose Bay, NSW	\$102,523,656	98	0	6
2	NE	(Linda)Wei Jing Lin	DY Home Loans	Preston, Vic	\$116,460,698	377	3	6
1	3	Wendy Higgins	Mortgage Choice	Glenelg East, SA	\$123,601,864	515	2	11

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**Wendy Higgins**  
Mortgage Choice  
Years as broker: 11

**Glenelg East, SA**

SETTLED:  
**\$123,601,864**

Wendy Higgins has gradually been climbing the *MPA* Top 100 list for several years and rightfully takes her turn at the top. Higgins started as a broker in 1998, but had 24 years with ANZ to give her a solid foundation in banking and the home loan market.

In a relatively short time, Higgins has racked up a formidable list of awards. In addition to being named to Mortgage Choice's Hall of Fame, she has also earned the Mortgage Choice National Franchisee of the Year award (three times); Franchise Council of Australia Award Winner (four times); and Personal Australian Mortgage Awards Salesperson of the Year (two times).

**What drives you to be a successful mortgage broker?**

Knowing that I am able to help people achieve their dreams of home ownership and creating wealth through property investing. Seeing existing clients again and again and seeing how excited they are about what they have achieved because of my initial encouragement and advice about property investment and loan structuring. Being there at all times for clients even when things are not going according to plan.

**What was the most challenging aspect of 2008/09?**

Keeping a very positive outlook amid lowering commissions, a decrease in lender options, reducing loan to value ratios and tighter credit policies overall. It reminds Julie Mahony and me of what it was like when we started out almost 12 years ago. We survived then, so we are surviving now despite each deal being just that bit harder to get over the line.

**What was the most positive aspect of last financial year?** Business growth - increasing both loan numbers settled and dollar volume written, containing costs and as a result increasing our net profit by about 25%. This means we can confidently continue to employ and reward our staff and have some fun as well.

**What is your goal for 2009/10?** 1) Diversify our income streams through offering insurance to all clients, and making them all aware that we also are able to offer leasing finance; 2) continue to grow our loan book each month.

**To unwind I...?** Relax with friends and family over a red wine or two, watch Glenelg play football, do jigsaw puzzles and read books while on sunny holidays.

**Next year will be...?** Very exciting - it will be business as usual. It will be critical to maintain the quality of our submissions and to further cement our relationships with our lender partners and hopefully credit policies may start to relax a little.

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**Very exciting – it will be business as usual. It will be critical to maintain the quality of our submissions**  
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Westpac's SA BDM Scott Holmes congratulates Mortgage Choice broker Wendy Higgins of Glenelg, SA for taking first place on the 2009 *MPA* Top 100 list.

