

COVER STORY

TOP 100 BROKERS



Top
100
BROKERS

Forget those supposedly tough market conditions – this year's Top 100 list was as keenly contested as ever before.

Barney McCarthy counts down the elite

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Crisis, what crisis? That seemed to be the attitude of our top-performing brokers this year as entries came flooding in for our prestigious Top 100 Brokers list. As licensing dominates the agenda for introducers, plenty of talk in the market has surrounded diversification and the need for brokers to add other elements to their core home loan business. Yet if our figures are anything to go by, plenty of you seem to have your hands full with residential mortgage transactions.

It may seem bizarre, but many of you actually welcomed the GFC and the subsequent impact it had on business. A number of our elite brokers cited the decreased competition as a boon to their business – proof that every cloud has a silver lining.

Despite the supposedly dwindling numbers of brokers, we were inundated with submissions this year and there was a marked increase in loan volumes from our 2008/09 survey. Last year, settling \$40m of home loans would have seen you placed 78th on our list: this year, that wasn't even good enough to make the Top 100. It is a testament to the ongoing health of the broking community that more than 100 brokers submitted that level of business in 2009/10.

While there are plenty of familiar faces, there is also a staggering amount of new blood in the mix – 49 of our Top 100 are new entries this year. Some of these are returning faces who didn't enter last year, but there is also a healthy percentage of up-and-coming talent, an encouraging sign for the future success of our industry. There was also a fairly even geographic split of entries. Victoria can lay claim to being the top state for top brokers with a quarter of the Top 100, but NSW was hard on its

heels with 24 elite intermediaries. The rest of the country was well represented too, with Queensland (19), Western Australia (15), South Australia (11), ACT (4) and Northern Territory (2) all hosting brokers at the top of their game.

And the winner is...

The Top 10 had a familiar feel to it this year, with four of the brokers having featured in the upper echelons 12 months ago. Special mention must go to Alex Shumsky from Consolidated FS who leapt a huge 52 places to 10th position. Two recent winners also made the Top 10 this year, with Colin Lamb from Mortgage Solutions Australia coming in third (winner – 2008) and Katrina Rowlands placing sixth (winner – 2006).

Australia's top mortgage broker was Wendy Higgins from Mortgage Choice, making it back-to-back triumphs after her success last year. Two of her colleagues also made the list, with Julie Mahony landing 44th spot and Christine Albon placing 65th.

MPA would like to thank all those brokers who took the time to enter the Top 100 this year and congratulate all those who made the list. See overleaf for the full list of brokers and profiles of the top 10 brokers.

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State-by-state:



Recognising the industry's leaders



Huw Bough

Top brokers have the ability to perform through the most difficult times.

While the past year posed challenges to the industry in general, for many groups business was strong, supported initially by solid first homebuyer appetite and later by investor demand.

Nevertheless, a continually changing economy and market environment had its impact - with many brokers

reassessing their businesses in order to remain competitive.

It is this type of key trait that underpins professional brokering operations. Westpac considers these brokers as its key market segment and we strive to be the lender of choice for professional brokers and their clients.

The industry is rapidly evolving and realising its full potential as a highly-professional services sector. National Consumer Credit Protection legislation is but one of the many factors that will help to elevate the standing of the profession, and the professional brokering groups within it.

Consumers need to feel confident in their financial decisions and brokers play the very important role of trusted and independent advocate, helping to advise, mentor and facilitate their customers' needs.

Ongoing recognition of those professional brokers at the frontline of the industry is key to the industry's continued evolution. Only through benchmarking the industry's top performers can we establish best practice that we can all aspire to.

We're proud to sponsor MPA's Top 100 Brokers; we see great value in supporting those brokers that are collectively building a better mortgage industry through continued dedication to their profession and an underlying client-focused approach.

Congratulations to those brokers that have made this year's Westpac and MPA Top 100. I encourage all brokers to learn from the success of others - and to push ahead with the ongoing improvement of your business.

I wish you all the best for the year ahead.

Sincerely,

Huw Bough
General manager
Westpac Mortgage Broker Distribution



10

(62) Alex Shumsky

Consolidated FS

Oakleigh, VIC

Settled:

\$86,508,288

What makes you a good mortgage broker?

It's all about the service you provide, making sure you take care of the customer's needs and ensuring they get the right loan with the right bank.

What has been the most challenging aspect of 2009/10?

Getting used to all the licensing and NCCP requirements.

What has been the most positive aspect of the last financial year?

The first homebuyer grant from the federal government and relatively low rates.

What are your targets for 2010/11?

To stay in the top 10 next year.

What do you enjoy doing outside the office?

Relaxing, spending time with family and personal training sessions.

Top tip for other brokers?

Get back to the basics and work hard. Don't concentrate on the figures, more the processes.



(new entry) Nick Caple
Choice Capital
Albert Park, VIC
Settled:
\$87,495,948

What makes you a good mortgage broker?

A decade of experience and always putting client service first.

What has been the most challenging aspect of 2009/10?

Doing more work than ever before and receiving less commission from the banks.

What has been the most positive aspect

of the last financial year?

A shortage of lenders in the market has meant that experienced and professional mortgage brokers are more highly valued and sought after.

What are your targets for 2010/11?

To grow the business and seek to cross-sell other products to our client base.

What do you enjoy doing outside of the office?

Bike-riding and property development.

Where do you see yourself in 12 months?

Doing much of the same – working hard.

Top tip for other brokers?

Obtaining product knowledge is vital. It really pays to be professional and courteous at all times.



(9) Gerrard Tiffen
Tiffen & Co
Kingston, ACT
Settled:
\$93,605,473

What makes you a good mortgage broker?

I try to be a little bit inspiring to our customers – it's important to them that we are passionate about what we do.

What has been the most challenging aspect of 2009/10?

A lot of the compliance procedures brought in this year have proved tough. Banks

introducing credit scoring has been a real learning curve too – some of the decisions have been baffling. Whereas before most files could be completed in one go, now they have to be revisited three or four times.

What has been the most positive aspect of the last financial year?

It's great to be in a role where you are meeting new people every day and receiving referrals when you've done a good job.

What are your targets for 2010/11?

I don't tend to set myself business targets, but I've got a lot of personal goals I would like to achieve such as going on holiday with the family and finishing the house we are building. At work, I just try and always do the right thing by my clients.

What do you enjoy doing outside the office?

I've recently developed a passion for adventure racing – multi-sport events that include mountain

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biking, kayaking and running across a range of terrain.

Top tip for other brokers?

Having a point of difference is important, something that makes your proposition different from your competitors. It is also vital to establish good relationships with your referrers – not just occasional contact, but a daily phone call. If you have common interests and they are actually a friend, your relationship will be more fruitful.



(7) Michael O'Reilly
MO'R Mortgage Options
Mawson, ACT
Settled:
\$95,839,731

What makes you a good mortgage broker?

We are only a relatively small operation, so we can't compete with some of the larger franchises on scale, but we focus on the client. We specialise in property investment finance and I think the fact we are investors ourselves makes us

valuable to our clients as we understand the process. It's not just a case of sourcing a cheap loan for the client and sending them on their way.

What has been the most challenging aspect of 2009/10?

There hasn't been anything too bad, although sometimes it seems as if banks are looking for reasons not to do business rather than just admitting they are struggling for funding. Volume hurdles are a worrying development too – the banks are asking us to prioritise them ahead of the client, which is dangerous.

What has been the most positive aspect of the last financial year?

We won a state-wide award acknowledging our real estate operation which was good. Awards aren't the be all and end all, but they help clients to recognise the cream of the industry. The fact that the market has been tough has actually been good for us in that there has been a drop-off in the number of mortgage brokers.

What are your targets for 2010/11?

We are looking to establish other bolt-on businesses to our core focus that will help us to generate leads. There are only two of us writing the business with minimal support and I still managed to write more than \$95m. I was recently acknowledged by Choice as the first broker in ACT or NSW to write more than \$400m with it, which I did in just over five years.

What do you enjoy doing outside the office?

I'm currently building a house and I'm enjoying choosing the decor and furnishings with my wife. I also enjoy training dogs for obedience competitions and I'm currently working with two cavoodles – cavalier King Charles spaniel and poodle crosses – called Montgomery and Sebastian.

Top tip for other brokers?

Investment in yourself is vital, both in terms of experience and education. If you are just starting off as a mortgage broker, it's probably best to work with someone and learn from them first rather than setting up on your own. I also think there has been too much focus on commission in our industry, which encourages the wrong kind of people to join.

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business ... the next 12 months will be a time to refresh long-term friendships within the industry. I have been extremely busy over recent years and have lost contact with many of my friends.

Top tips for other brokers?

Remain passionate, want to make a difference and create industry relationships that are going to support your goals. It is also important to constantly look for and seek out new challenges. If I had stopped at what everyone else thought was my capacity, I would not be where I am today.



(14) Katrina Rowlands
Mortgage Success
Wollongong, NSW
Settled:
\$96,631,545

What makes you a good mortgage broker?

My integrity, empathy, dedication and innovation.

What has been the most challenging aspect of 2009/10?

Trying to keep everything going. It has been one of the most demanding years I have ever had.

What has been the most positive aspect of the last financial year?

There has been a really solid move towards professionalism industry-wide.

What are your targets for 2010/11?

I'm very proud that we have had huge results for 12 years now, so I really hope to keep that up. I also want to have a bit more fun as well. People often ask me about retirement and I tell them that I will retire when I am not having fun anymore. I also have goals that I would like to achieve in my personal life: I want to concentrate on my health and get back into training with others.

What do you enjoy doing outside the office?

I love deep-sea fishing. I love spending time with my children. We have a big backyard with lots of animals, so I enjoy getting out there and playing with my kids.

Where do you see yourself in 12 months?

Heading a much larger organisation and working towards increasing broker numbers. Spending more time on my business rather than 'in' my



(new entry) Phillip Nguyen
IFG Home Loans
Malaga, WA
Settled:
\$96,806,966

What makes you a good mortgage broker?

Having good relationships with customers and banks, support from BDMs who are committed to their job and paying attention to what the customer needs. Being a good listener who pays extra attention to detail is key too, along with going the extra mile for clients.

What has been the most challenging aspect of 2009/10?

Changes in the global economy have had an impact. It has also been challenging keeping up to date with the numerous policy changes from the banks and withstanding the interest rate rises.

What has been the most positive aspect of the last financial year?

More opportunities for me as many brokers have left the profession. I now have a better market share and more selective customers.

What are your targets for 2010/11?

The rest of 2010 will see the tail end of the GFC, but 2011 will be a time to go for commitments.

What do you enjoy doing outside the office?

Recreational activities with the family and socialising.

Where do you see yourself in 12 months?

Hopefully still broking.

Top tip for other brokers?

Stay committed, even during the tough times. Persistence is the key to success. Be a good listener to properly identify the needs of your clients.



(new entry) Greg Sterland
Australian Property Finance

Charlestown, NSW

Settled:
\$102,030,613

What makes you a good mortgage broker?

Professionalism is probably the most important thing. We also try and provide a level of service that keeps clients coming back and we keep in contact with them regularly to make sure they are happy throughout the process. We also offer financial planning and

accountancy services if the client requires them. Having 37 years of experience as a banker certainly doesn't hurt!

What has been the most challenging aspect of 2009/10?

The only issue has been coming to terms with the new legislation as it is not fully in place yet. I don't think it will have a significant impact on our business though as we have already been doing the things required. We have no fear of legislation, it has simply reinforced that we were doing the right thing all along.

What has been the most positive aspect of the last financial year?

The low interest rates experienced last year created a positive progression of clients interested in investment property. Even the subsequent rate rises haven't really dampened this appetite.

What are your targets for 2010/11?

Ensuring all our licensing requirements are fulfilled and maintaining our level of professionalism. We are also planning a revamp of our brand and logo as it's important to keep moving these things forward. Making sure the clients are satisfied is the most important thing.

What do you enjoy doing outside the office?

I travel extensively and go on holiday four or five times a year. I also enjoy skiing, golf and bike riding. Maintaining a healthy work-life balance is essential for brokers as you spend a lot of time stuck behind a desk.

Top tip for other brokers?

If you don't have a genuine desire to help people, nor a commitment to professionalism, you can't succeed in this industry. It is also important to invest in your own business which some brokers won't do until they have enough clients.

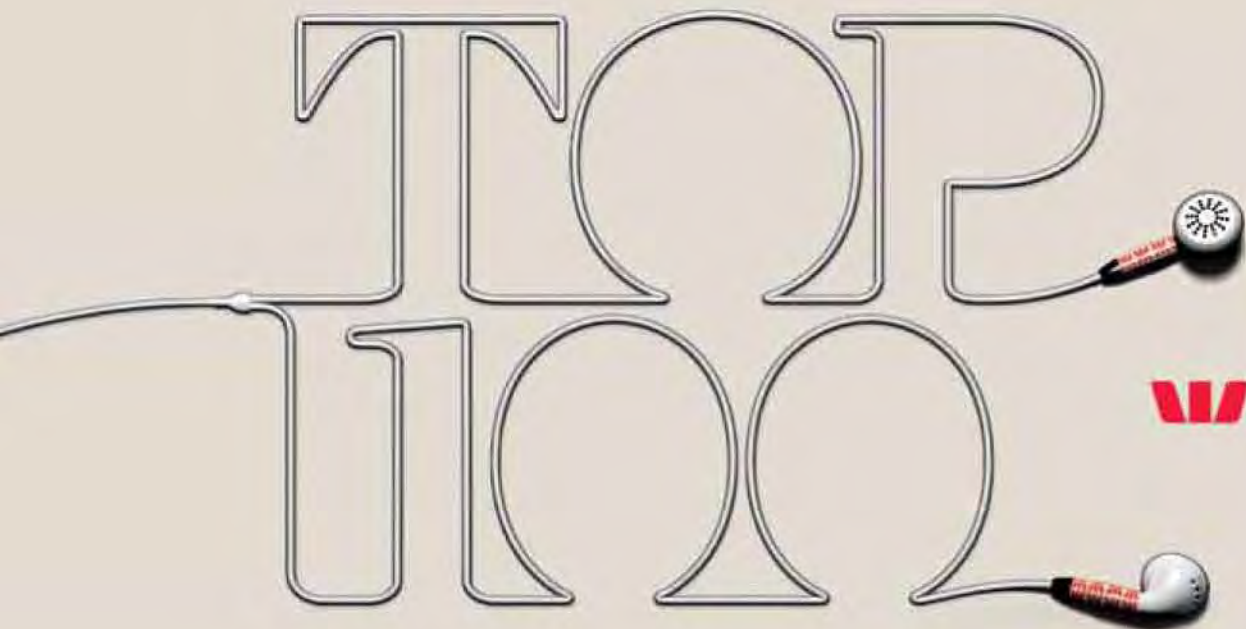
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In tune.

A bank that understands Australia's professional mortgage brokers.



We thank the nation's Top 100 brokers for their support by placing Westpac in a leading position for the 2010 MPA Top 100 'Brokers on Banks' report.

And we congratulate you in achieving the MPA Top 100 Broker List, recognition of your performance as one of the best brokers within the Australian mortgage market.

The MPA Top 100 List is also a key endorsement of your commitment and focus to delight your clients.

Again, well done and congratulations on making the 2010 Westpac and MPA Top 100.

We're a bank you can bank on.





03

(4) Colin Lamb
Mortgage Solutions
Australia
Doubleview, WA
Settled:
\$106,771,475

What makes you a good mortgage broker?

A good broker cares about their client, understands what they're going through when buying a property or needing finance, and explains all aspects of the finance, from the time of application and throughout the whole process to settlement and beyond.

What has been the most challenging aspect of 2009/10?

This has been a year like no other. The main challenge has been a tapering off in the property market, which has seen a drop in prices in certain areas. The top end has come off with not a lot of sales occurring, and there's been a slowdown in the number of first homebuyers. This has seen a reduction in the number of overall property sales and hence a reduction in the number of loans.

What has been the most positive aspect of the last financial year?

The banks are still lending and they have money to lend. There seems to be a bit more confidence in the banking sector with a few banks coming back into the market and putting some pressure and competition on the Big Four.

What are your targets for 2010/11?

The main target for 2010/11 is for settlements to be at least \$10m per month, along with building

out number of brokers – we are planning on adding another 10 brokers this year.

What do you enjoy doing outside the office?

I love to spend time with my wife Christina and my three daughters, Dana, Jessica and Chelsey, especially watching them play netball and basketball. Watching the Dockers play this year has been enjoyable as well and I very rarely miss a game. Summer time is usually spent at the beach.

Where do you see yourself in 12 months?

I see our business transitioning into a much bigger business with a lot more brokers and loan writers. I will be taking a lot more time working on the business setting up referral relationships for our brokers.

Top tip for other brokers?

Education. Make sure you keep up-to-date with the bank's policies and procedures and treat a client how you would like to be treated.

Communicate – you can never over-communicate with both clients and referral sources.



02

(8) Justin Doobov
Intelligent Finance
Bondi Junction, NSW
Settled:
\$116,923,796

What makes you a good mortgage broker?

We go the extra mile for every client we deal with. We also take the time to listen to what our clients require and build them a financial structure that satisfies not only their current needs, but future needs.

What has been the most challenging aspect of 2009/10?

Managing the 30% growth of the business has been the most challenging. We are waiting for a new CRM package to be delivered later this year, so in the interim we have had to do a lot of manual processing.

What has been the most positive aspect of the last financial year?

To watch our office culture evolve. I have built an amazing team that has even surprised me at how client-focused they can be. Most clients comment to me that the service they receive from us is the best they have ever experienced. Everyone loves coming to work and the camaraderie is fantastic.

What are your targets for 2010/11?

To increase our loan settlements by over 50%, to enjoy a little more work-life balance and to ensure that Intelligent Finance continues to be an enjoyable environment to work in.

What do you enjoy doing outside the office?

When I'm not at work I love spending time with my wife, building things such as my new cocktail bar and spending time with my friends discussing new ventures that they want to invest in.

Where do you see yourself in 12 months?

I would have to say that I see myself doing what I am doing now. I do see myself working more on the business and less in the business though. This will be a good step for me as well as propelling the business even further forward as my team can take on more responsibility.

Top tip for other brokers?

Don't put a client with a lender just because they have the cheapest interest rate. While the interest rate is important, it is only one of the components that make up the right loan. You can save a client a lot more money by having the right loan structure with the right lender than you can by having a cheap rate with the wrong loan structure and wrong lender.

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Professionalism is probably the most important thing. We also try and provide a level of service that keeps clients coming back and we keep in contact with them regularly to make sure they are happy throughout the process
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(1) Wendy Higgins

Mortgage Choice

Glenelg East, SA

Settled:

\$141,344,304

What makes you a good mortgage broker?

Being able to get the appropriate finance approved for all clients. Buying a home or an investment property is a big financial decision and the right finance is an integral part of the transaction. Looking at clients' long-term needs is part of

this and I always build this into my recommendations.

What has been the most challenging aspect of 2009/10?

Turning around declined applications so they are approved, adjusting to lenders' changing policies and getting the right lender upfront. Keeping staff motivated and positive during the tougher months was also a challenge.

What has been the most positive aspect of the last financial year?

Growing my own results by approximately 14% and my overall business by 7% year-on-year during a much tighter credit environment.

What are your targets for 2010/11?

A hundred loans a month for my business which would equate to \$260m written for the year. My personal target will be \$100m of home loans settled as I have employed an extra loan consultant so that I can delegate some of the leads so that I can spend more time on developing existing and new referral relationships.

What do you enjoy doing outside the office?

I love being with friends and family over a barbeque and a glass of red wine. I enjoy a short break at my brother's shack at Nora Creina. I follow the local Glenelg Football Club and let's hope 2010 is their year as it's the Year of the Tiger. I also find time to shop, and when I need to totally relax, I either read a book or do a jigsaw puzzle.

Where do you see yourself in 12 months?

I will still be 24/7 involved with my business. I love the loan writing part of it so I will still be doing that. I will be mentoring my staff more.



Additional reporting: Laura Carew

COVER STORY

TOP 100 BROKERS

KEY: ★ = New entry

2010 Rank	2009 Rank	Name	Company	Location	Total home loan settlements	Number of loans
1	1	Wendy Higgins	Mortgage Choice	Glenelg East, SA	\$141,344,304	562
2	8	Justin Doobov	Intelligent Finance	Bondi Junction, NSW	\$116,923,796	208
3	4	Colin Lamb	Mortgage Solutions Australia	Doubleview, WA	\$106,771,475	282
4	★	Greg Sterland	Australian Property Finance	Charlestown, NSW	\$102,030,613	595
5	★	Phillip Nguyen	IFG Home Loans	Malaga, WA	\$96,806,966	299
6	14	Katrina Rowlands	Mortgage Success	Wollongong, NSW	\$96,631,545	341
7	★	Michael O'Reilly	MO'R Mortgage Options	Mawson, ACT	\$95,839,731	420
8	9	Gerard Tiffen	Tiffen & Co	Kingston, ACT	\$93,605,473	381
9	★	Nick Caple	Choice Capital	Albert Park, VIC	\$87,495,948	39
10	62	Alex Shumsky	Consolidated FS	Oakleigh, VIC	\$86,508,288	186
11	10	Scott Marshall	The Loan Arranger	Adelaide, SA	\$86,466,694	416
12	★	Ruan Burger	Home Loans Etc	Gladstone, QLD	\$84,391,610	307
13	24	Peter Goldberg	Pinnacle Capital	Bondi Junction, NSW	\$84,029,407	179
14	23	Andrew Brumby	Develop & Invest	Seaford, VIC	\$80,122,000	271
15	20	Alistair Baker	Aussie	Melbourne, VIC	\$79,590,720	257
16	★	Sean Beavis	Aussie	Newtown, NSW	\$76,233,212	168
17	12	Murray Kent	Pacific Home Loans/Borrowers Choice	Redcliffe, QLD	\$75,514,020	317
18	29	Brett Amos	Seven Point Finance	Port Melbourne, VIC	\$69,141,063	248
19	40	Rael Bricker	House + Home Loans	Osborne Park, WA	\$69,060,000	320
20	45	David Friend	Tiffen & Co	Kingston, ACT	\$68,868,897	212
21	★	Vivian Wei Wang	V Money	Melbourne, VIC	\$68,055,974	168
22	★	Andrew Monk	Investloan	South Melbourne, VIC	\$66,563,725	248
23	18	Troy Cameron	Stratigue Finance	Nedlands, WA	\$63,055,000	178
24	★	Glenn English	Aussie	Carnegie, VIC	\$62,636,878	201
25	41	Jeff Hart	Club Financial Services	Unley, SA	\$61,947,423	290
26	★	Cameron Stillman	Choice Capital	Albert Park, VIC	\$61,568,397	125
27	55	Kelly Cameron-Tull	Get Real Finance	Windsor, QLD	\$60,680,481	243
28	25	Paul Taylor	Toowoomba Home Loans	Toowoomba, QLD	\$60,475,280	244
29	13	Peter Ellis	Oxygen Home Loans	Edgecliff, NSW	\$60,000,000	93
30	★	Athol Halvorsen	Australian Finance Club	Sydney, NSW	\$59,304,955	109
31	27	Simon Orbell	Smart Move Home Loans	Neutral Bay, NSW	\$59,235,963	155
32	★	Adam Bourke	Mortgage Choice	Paddington, QLD	\$57,814,624	190
33	31	Kobi Chillman	Members Alliance Home Loans	West Perth, WA	\$57,762,626	182
34	74	Chris Bibby	Accurate Financial Consultants	Port Melbourne, VIC	\$57,398,407	170
35	57	Darin Yacopetti	Able Finance Broking Services	Perth, WA	\$57,256,937	203
36	21	Heather Nyssen	Queensland Financial Services	West Burleigh, QLD	\$57,248,703	368
37	38	Steve Marshall	The Loan Arranger	Adelaide, SA	\$57,108,172	256
38	34	Stephen Smith	Mortgage Solutions Australia	Doubleview, WA	\$56,207,764	198
39	★	Mark Roesler	Easy Loans	Fannie Bay, NT	\$55,845,895	181
40	★	Jon Somers	Aussie	Bondi Junction, NSW	\$55,566,148	119
41	★	Vera Mortimer	Bernie Lewis Home Loans	St Peters, SA	\$54,742,301	225
42	★	Xavier Quenon	Go Mortgage Corporation	Springwood, QLD	\$54,442,960	144
43	★	Anthony Ciavarella	Aussie	Clayfield, QLD	\$54,434,115	147
44	16	Julie Mahony	Mortgage Choice	Glenelg East, SA	\$54,042,879	295
45	★	William Mangafas	Aussie	Narellan, NSW	\$53,755,393	166
46	50	Mario Borg	Mortgage Achievers	Melbourne, VIC	\$53,740,687	164
47	70	Hye Young (Leanne) Kim	Now Home Loan	Eastwood, NSW	\$53,701,756	126
48	★	David Pringle	Aussie	Hamilton, NSW	\$53,603,229	152
49	22	Terry Hill	Queensland Financial Services	Noosaville, QLD	\$53,158,076	181
50	39	Anthony Smith	Mortgage Choice	Cheltenham, VIC	\$52,532,701	178



2010 Rank	2009 Rank	Name	Company	Location	Total home loan settlements	Number of loans
51	★	Aaron Grofski	Aussie	Morley, WA	\$52,274,010	147
52	47	Daniel O'Brien	PFS	Bella Vista, NSW	\$52,010,000	229
53	76	Mike Buchecker	Aussie	Brisbane, QLD	\$51,996,814	162
54	60	Max Ivanoff	Mortgage Fair	Elsternwick, VIC	\$51,878,406	130
55	★	Kerry Kalendra	Optim Financial	St Kilda, VIC	\$51,040,567	181
56	★	Ian Griffiths	Aussie	NSW (Mobile)	\$50,891,968	156
57	★	Brad Oliver	First Choice Home Loans	Brisbane, QLD	\$50,705,227	204
58	★	David Brell	Smart Move Home Loans	Neutral Bay, NSW	\$50,695,685	75
59	★	David Wegener	Club Financial Services	Norwood, SA	\$50,074,498	172
60	58	Serge Scekcic	Aussie	Balgowlah, NSW	\$49,429,447	126
61	77	Sandra Joseph	Mortgage Solutions Australia	Doubleview, WA	\$49,335,161	182
62	★	Trevor Ryan	Aussie	Brisbane, QLD	\$49,081,861	197
63	★	Kristian Moore	SAJ Home Loans	Fremantle, WA	\$48,970,679	130
64	79	Paul Wright	IPS Home Loans	Wollongong, NSW	\$47,978,649	215
65	★	Christine Albon	Mortgage Choice	Glenelg East, SA	\$47,182,652	222
66	61	Stephen Gravina	Toowoomba Home Loans	Toowoomba, QLD	\$46,959,743	204
67	★	Michael Kemp	Aussie	Cairns, QLD	\$46,765,814	146
68	★	Paul Bieg	Club Financial Services	Norwood, SA	\$46,433,703	197
69	★	Andrew Kemeny	Kastle Group	Robina, QLD	\$45,642,460	191
70	73	Peter Fitzpatrick	Outback Financial Services	Alice Springs, NT	\$45,406,609	159
71	★	Warren Dworcan	Rate Detective Home Loans	Osborne Park, WA	\$45,200,000	153
72	64	Duane Brown	Aussie	Sydney, NSW	\$45,050,372	152
73	★	Lee Seabrook	Aussie	West End, QLD	\$44,975,208	107
74	★	Alana Massignani	Growing Equity	Runaway Bay, QLD	\$44,938,579	161
75	★	Cameron Wiles	Smart Move Home Loans	Neutral Bay, NSW	\$44,922,428	106
76	99	Greg Cook	Insight Home Loans	Belrose, NSW	\$43,944,116	94
77	63	Brian Hocking	Smartline	West Footscray, VIC	\$43,924,348	181
78	★	George Antonas	Investloan	North Sydney, NSW	\$43,561,684	147
79	52	Paul Mazzella	Broker House	Shepparton, VIC	\$43,275,692	211
80	★	Alex Ralec	Aussie	Hornsby, NSW	\$43,239,616	99
81	75	Robert Hodson	Aussie	Melbourne, VIC	\$43,105,548	135
82	86	Steve Moore	Expert Lending	Raceview, QLD	\$42,764,425	181
83	★	Steve Matsoukas	Defiance Consulting	Epping, VIC	\$42,740,257	159
84	★	Ray Zahra	Aussie	Carlton, VIC	\$42,684,228	102
85	★	Anu Dua	Aussie	Knox, VIC	\$42,236,135	126
86	★	John Speiks	Bernie Lewis Home Loans	Adelaide, SA	\$42,089,192	131
87	★	Abel Cabrera	Aussie	Melbourne, VIC	\$41,926,444	103
88	★	Andrew Walker	X Inc Finance	Osborne Park, WA	\$41,547,734	129
89	★	Xavier Howard	Broker House	Shepparton, VIC	\$41,371,617	217
90	83	Jamie Demas	Aussie	Gold Coast, QLD	\$41,359,040	118
91	84	Richard Velliaris	Resolve Financial Solutions	Osborne Park, WA	\$41,181,981	173
92	★	Clair George	Aussie	Newtown, NSW	\$41,136,542	100
93	85	Angelo Benedetti	Orcale Lending Solutions	Kent Town, SA	\$41,123,620	161
94	28	Galvin Dawson	Finance Edge	Perth, WA	\$41,086,845	169
95	★	David Thomas	Trilogy Investment Property Funding	Canberra, ACT	\$40,962,972	152
96	★	Evelyn Crawford	Crawford Mortgage Services	Melton, VIC	\$40,842,252	151
97	★	Stephen Sillett	Aussie	Raymond Terrace, NSW	\$40,679,398	152
98	★	Kirsten Junge	All Finance Services	Joondalup, WA	\$40,595,559	187
99	★	Karen Moseley	Aussie	Mentone, VIC	\$40,295,763	142
100	★	Sally Whitworth	Acceptance Finance	Kew, VIC	\$40,260,839	128