



Wondering why your mortgage broker is contacting you six months after you've settled on your property? The simple answer is that a mortgage broker is with you for life.

You've scored the home of your dreams with the help of your mortgage broker and you've just popped the bubbly to celebrate. Congratulations!

When the bottle's empty and you've settled in to your new home, you'll notice your mortgage broker is still in your life, and you might wonder why - after all, they got you the loan and earned their commission. Why would they still care how you are going?

They know it's a good idea to keep in touch every 6 to 12 months. After all, you should be reviewing your current loan every year and your mortgage broker can let you know how you're tracking along.

Building a long-term relationship with your mortgage broker is a good idea as he or she will know the ins and outs of your circumstances and what you want for your future. Your mortgage broker will also stay on top of your account and, with expert industry knowledge, keep his or her ear to

the ground for any new products or better interest rates that would benefit you.

As well as expecting to hear from your mortgage broker every 6 to 12 months, there are a few times you should contact them. This is because if your life circumstances change, it may impact your mortgage.

For example, you may be welcoming a baby into your home, you may receive a higher salary, your income may be temporarily reduced or you may decide to get married.

Otherwise, you may want to refinance to a better a deal or consolidate your debts. You may also want to access the equity that you have accumulated in your home for a renovation, an investment, a new car or a holiday, all of which your mortgage broker can help you with.

Even the most seasoned of investors benefit from staying in touch with their broker, who can help them maximise returns later down the track. And if you decide to invest in property for the first time, your mortgage broker can help look for investment loan options to get you started.



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