



# Your Mortgage Matters

April 2024 News

Changing people's lives

## WINNER!

Congratulations go to all brokers and staff at Integrity Finance Australia following recognition of being awarded a Top 100 business for 2023.

The award is from aggregator group LMG and was presented to company directors Daryl and David at a leadership summit held in Sydney in February.

LMG is the largest and most progressive aggregator group across Australia and New Zealand. Led by Sam White, it commenced operations in 1994, and is family owned within the Ray White real estate group, which itself was founded in 1904. A 122-year history of assisting clients into homes!

The LMG aggregation business has grown rapidly, now partnering with over 65 banks and lenders, and supporting a community of over 6,000 brokers and advisers, including businesses under its own group branding, and those operating independently, as does Integrity Finance Australia.

In congratulating Integrity Finance Australia on the award Sam White noted:

“Your inclusion in this group is not just recognition - it's testament to your commitment, innovation, and the outstanding service you provide to your clients. Your success embodies what makes brokers, and our network, awesome.”

## In This Issue

- Well done to the entire Integrity Team
- There's always time to smile
- We are luckier than we understand
- How to get ready for home ownership

Congratulations also to Daryl Borden and Tom Bailey for each achieving an individual “Excellence in Finance - Gold Award” from the Plan Australia division.

Daryl and Tom expressed thanks and appreciation to their support teams, without whom such sustained levels of customer service cannot be maintained.

Daryl is now a 6-time winner of this accolade, whilst Tom is a first-time winner, deserved and due recognition of his work and service to customers.

Integrity Finance Australia has been serving the community since 2006, with growth primarily from existing customers recommending the business to their friends and family (yes, we do welcome new referrals).

Any lending questions on rates, borrowing capacity, refinancing or new lend can be made direct to your broker or via head office: [support@ifafinance.com.au](mailto:support@ifafinance.com.au), or call us on **03 9511 8883**.



# THE LIGHTER SIDE

## SILENCE

The ANZAC Day bugle call and minute silence is a well-respected tradition repeated many times in many places. In attendance, you should place your phone on mute! A phone ringing during the deathly silence, especially at the MCG, will echo, and be heard by uncountable numbers. And be embarrassing. Yes, I am speaking from experience; please don't ring me to say you are watching on TV at that time this year Mum. Love you, Happy Mother's Day to you and to all Mums for May 12<sup>th</sup>!



## APRIL FOOL!

It's April 1<sup>st</sup>—the day for practical jokes large and small. If you're looking for inspiration, remember one of the all-time great media hoaxes.

In 1957, the BBC's respected news program Panorama ran a story celebrating a bumper spaghetti crop in Switzerland—thanks to a mild winter and the near elimination of the destructive "spaghetti weevil." The program included footage of Swiss farm workers pulling strands of spaghetti from trees and laying them in the sun to dry.

Although some viewers caught on—and chastised the BBC for playing fast and loose in a news program—others fell hook, line, and pasta ladle. Many even telephoned the network to ask where they could get their own spaghetti trees.

## QUOTES OF THE MONTH

"Mother is a verb. It's something you do. Not just who you are."

—Cheryl Lacey Donovan

"I want my children to have all the things I couldn't afford. Then, I want to move in with them."

—Phyllis Diller

"A mother is a person who, seeing there are only four

pieces of pie for five people, promptly announces she never did care for pie."

—Tenneva Jordan

"When your mother asks, 'Do you want a piece of advice?' it's a mere formality. It doesn't matter if you answer yes or no. You're going to get it anyway."

—Erma Bombeck

"Mom, I love you, even though I'll never accept your friend request."

— Teenager

## Pre internet chat room using An old version of windows...



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# PAST, PRESENT AND FUTURE

Part of keeping balance in life is remembering to 1) plan ahead, 2) live in the moment, and 3) reflect on what has been. Do you recognise the importance of all 3?

Central to what we do at Integrity Finance is the whole plan ahead metric with clients. You do not buy a home, or pay off a mortgage, or build that property portfolio, without lots of planning ahead. So most of my time is spent thinking about the future.

Living in the moment is a whole other conversation that will mean different things to different people. I am not referencing keeping busy, rather the importance of allowing the mind to appreciate the here and now, central to a happy mind and a happy life.

In a world where we are bombarded by technology, it can be hard to find the daily time to turn off the white noise, to consciously 'own the moment'. Whatever that moment is, you own it. How do you manage that?

Everyone will have different life-tricks, what it is does not matter, as long as it works. For me, I find setting aside time for meditation an essential part of maintaining a healthy mind.

But today my thoughts are on reflection. For April brings once again ANZAC day.

We are fortunate that we now have generations of Australians who have not been directly touched by the horrors of war. That is a blessing, but it is also a curse, with too many now expecting 'life' to be gifted to them on a silver platter. Life in times of conflict **demand**s sacrifice. From everyone, but most especially from those on 'the front line'. Viewing current international conflicts shown on the TV screen is not the same as living it.

No matter what state of life one is in, it is usual to complain. To want better, to want more.

The reality is that current life in Australia, for the average person and for those living in poverty, is better

than it has been throughout the history of the world. Yes we need to continue to make things better, but let's also remember to appreciate how much worse things have been. How lucky we are.

What a great thing that the recognition of the ANZAC is now such an integral part of a weekend round of football. Recognition of commitment, sacrifice, and suffering.

I remember last ANZAC day at the MCG clearly. The teams running through the joint banner in a show of solidarity, six Royal Australian Air Force Roulettes roaring with repeat low 'fly-bys' over the ground with over 95,000 in attendance. The silence at the playing of The Last Post.

That silence is a chance to reflect. Recognising sacrifices made by our ancestors, by our countrymen, those who gave so much, is paramount to appreciating how good our lives are today.

ANZAC Day should not be the only day we reflect. But it is an important part of the calendar, a day set for that purpose. Lest We Forget.

## Congratulations!

A big Integrity Finance 'Thank You' to:

- Luke
- Denis & Nicola
- Angela & Justin
- Margaret
- Caroline
- Emily & Alex
- Mark & Jemima
- Daniella
- John & Belinda
- Stephanie
- Lizzie & Matt
- Stefanie & Mark
- Emily
- Marie

All of whom settled a loan with us in the last 60 days. We really appreciate your business.



## Thanks For The Referrals!

A big 'thank you' to:

- Mark for referring Brett
- Justina for referring Sally & Brett
- Julie for referring Teressa & Joel
- Emily for referring Alex
- Michael for referring Didier
- Catherine for referring Hamish
- Nicholas for referring Jason & Larissa
- James for referring Andy & Shirley
- Evan for referring Stephy
- Keirsten for referring Lisa
- Ben for referring Eleanor

It means a lot to us when you stick your neck out for us and recommend our services to peers, friends and family, you don't have to do it and each time you do we feel incredibly grateful. Thank you again.



# FUTURE HOME BUYERS SHOULD BE READY

There are many pitfalls for unwary homebuyers. However, there are a few simple precautions that you can take to make the experience of buying a property an enjoyable and profitable one.

## 1. Get into the 'saving' habit.

A savings record proves you can manage your spending, with proven lower living expenses increasing your ability to obtain a loan. The deposit you save also increases options available. How much deposit you need is an individual discussion – call us for that!

## 2. Control existing debt.

Be responsible with existing debts. How you manage your credit cards, car loans or personal loans, determines your credit profile in buying a house. Making repayments on time is important, having a debt default is a major hurdle to overcome. Speak to your broker about if it is best to pay out existing debt or not, there is a balance between needing deposit and needing free monthly cash flow, this will vary person to person, you should seek personal advice.

## 3. Understand property costs.

Learn the actual cost of buying and owning a property. There are significant purchase costs, then ongoing fixed expenses such as council and water rates, and variable expenses

like utilities and maintenance.

Budgeting the loan repayment is only a part of the equation.

## 4. Know your limits.

Only go house hunting after you know how much you can borrow and what purchase price you can afford. There is no point in setting your heart on a house that is out of your price range.

## 5. Compare lenders, and loan products.

There are thousands of loan products in the marketplace, each has its place and purpose. You deserve the loan product most appropriate to your personal requirements, one that suits your budget and your circumstances.

**The above may sound daunting**, but it need not be. We are here to help you make the experience of purchasing a house stress-free – call us anytime on **03 9511 8883** to discuss your financial needs!



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