



Your Mortgage Matters

June 2023 News

Changing people's lives

BIRTHDAYS, CELEBRATIONS AND CONFUSING DATES

So, we have a new King!

Whether you are a self-proclaimed republican or monarchist or undecided, the coronation of King Charles III presented amazing pageantry and occasion.

Followed quickly by 'King's Birthday' holiday 12th June celebrated in the UK and Australia – except in WA & Qld, who have chosen different dates for that holiday (both like to go their own way!). Of course, his actual birth date was November 14th, 1948.

Recognition of birthdays and anniversaries are important regardless of exact recognition of dates. Like Mother's Day, and Father's Day. The date does not matter, the occasion matters.

An annual recognition of something important – or an excuse for a holiday 😊.

6th July is another key date, we call it Integrity Day. The registration of the Integrity Finance Australia company was on that day in 2006.

Integrity is not just a word; it is a way of life.

For us, Integrity Day is a time to pause and celebrate the lives we have changed, and to thank you (our clients) for your business. For without your business we cannot continue, and if we cannot continue, we cannot assist others.

Our work is important. Part of enjoying life for ordinary people is fighting

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- Long live the King
- Time to smile
- Keys to winning at auction
- Warning: scammers and A.I. are getting smarter

through the daily struggle - being able to work and thereby fund housing and reasonable lifestyle. We assist with that. Changing people's lives.

There are many who do not understand the daily struggle. The rules of finance often make no sense to 'ordinary Australians'. It is easy to obtain finance if you do not need it! Not so easy if you really need it.

The rules often seem formulated by clowns. Our daily task is interpretation of those rules to assist you. Our daily reward is the benefit we bring to you, our client, with integrity.

Life is a journey, not a destination.

We are all on that same journey. Be sure to enjoy the journey; celebrate each small success along the way!

Our Integrity Day celebrations will not have the world coverage or occasion of the coronation, but our thanks to you, our clients, is real.

Another key date is end of financial year 30th June. Don't forget what you have to do!



THE LIGHTER SIDE

QUOTES OF THE MONTH

When you have mastered numbers, you will in fact no longer be reading numbers, any more than you read words when reading books. You will be reading meanings.

—W. E. B. Du Bois

To emphasize only the beautiful seems to me to be like a mathematical system that only concerns itself with positive numbers.

—Paul Klee

Health is the natural condition. When sickness occurs, it is a sign that nature has gone off course because of a physical or mental imbalance.

—Jostein Gaarder

Health is more than the absence of disease. Health is about jobs and employment,

education, the environment, and all of those things that go into making us healthy.

—Joycelyn Elders

Tears are the safety valve of the heart when too much pressure is laid on it.

—Albert Smith

The one permanent emotion of the inferior man is fear—fear of the unknown, the complex, the inexplicable. What he wants above everything else is safety.

—H.L. Mencken

My experience has been that work is almost the best way to pull oneself out of the depths.

—Eleanor Roosevelt

To find joy in work is to discover the fountain of youth.

—Pearl S. Buck



The important thing in science is not so much to obtain new facts as to discover new ways of thinking about them.

—William Lawrence Bragg

We can only know what we can truly imagine. Finally what we see comes from ourselves.

—Marge Piercy

There is the strange power we have of changing facts by the force of the imagination.

—Virginia Woolf

Sometimes it takes a good fall to really know where you stand.

—Hayley Williams

The history of storytelling isn't one of simply entertaining the masses but of also advising, instructing, challenging the status quo.

—Therese Fowler



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BEST AUCTION TIPS

Auctions can be daunting. We are regularly asked for some guidance, so for everyone's benefit, a list of best auction tips:

1. Prepare yourself by attending some auctions to observe the atmosphere, auctioneers' techniques, and various bidding strategies at work.
2. Arrive early, and position yourself with the best possible view of the auctioneer and the other bidders. Ideally you will be able to see all parties within your standing field of vision.
3. Do not allow yourself to be distracted during the auction. Turn the phone off, no children, pay attention to what matters.
4. It's OK to make a low bid to start the auction, but if you do, follow with pause, and wait. Look for the other bidders and watch how the auction unfolds.
5. Unless the property looks like it's going to be passed in, don't bid again until the reserve price has been met and it's closer to the end, when the bidding has slowed.
6. When you bid be clear to the auctioneer. Projecting confidence and determination in the tone of your voice and the raise of your hand will assist to psych out the other bidders.

7. As bidding continues, enjoy the game. It is OK to pause at times to slow the auction but intersperse that with making counterbids fast and assertive. Create the perception that you don't have a limit. Agonising over every bid is a definite sign of weakness and only encourages others to bid further.

8. Do not try to make small bids too early – it is a sign you are at your limit. Being confident with larger bids to push others out early is more likely to win you the property within your price range than is showing uncertainty and weakness.

9. Give your competitors a reality check by calling out your bid in the full price, not the increment (say "\$756,000" instead of "\$1,000").

10. If it's going to pass in, it's a big advantage to be the highest bidder, as you'll usually be given the first opportunity to negotiate.

11. Know your numbers. Only bid at auction after confirmation from your broker as to your financial position. Stick to your walk-away price. Short-lived disappointment is better than long-lasting remorse.

Remember at the auction hammer fall, it is an unconditional sale. If you want 'subject to finance' auction is not for you.

Congratulations!

A big Integrity Finance 'Thank You' to:

- Jessica
- Narelle & Mark
- Rebecca
- Jane
- Ebony-Jayde
- Melanie & Sam
- Gabrielle
- Tilsa & Andrew
- Nicole & Brodie
- Yvette
- Megan
- Luke
- Melissa
- Andrew & Sharon
- Scott & Sinead
- George & Ruby
- Paul & Ashleigh
- Roslyn & Benjamin
- Jan
- Christopher & Maureen
- Kelly & Corey
- Matthew & Lisa
- Jaime & Sara
- Rachel & Jordan
- Bryce & Loren
- Ali & Andrew

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



Whether buying before auction, at auction, or via private negotiation, keep in mind that fate will play a hand in you finding the right property. If you are genuinely looking at properties with market value in your price range, you do not need to be miserable when another bidder pays more, and you miss out. It was not meant to be! Keep looking, there are a multitude of homes, another will come along.

You will find success in time, and every auction becomes a learning experience!

Thanks For The Referrals!

A big 'thank you' to:

- Jess for referring Emily
- Terry for referring Emily
- Renae for referring Rick
- Tyrone for referring Stephanie
- Mark for referring Chloe
- Michelle for referring Melissa
- Lachlan & James for referring Georgie & Steven
- Bronwyn for referring Sam
- Kelsey for referring Jed
- Charles for referring Olga
- Juliet for referring Kat & Rob
- Amy for referring Courtney
- Miles for referring Tim & Jan
- Tim for referring Jade & Jade
- Fabian for referring Denise
- Olivia for referring Yen & Hanh
- Yvonne for referring Paul
- Ben for referring Emma & David
- Melissa for referring Emma & Hayden
- Warren for referring Emily

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.

BEWARE OF SCAMS

Total losses to scams have unfortunately skyrocketed.

Artificial Intelligence (AI) technology has advanced dramatically in the last 12 months, assisting fraudsters. Some examples:

Criminals now have computer technology capable of voice impersonation on the phone (your son ringing to say he has lost his phone and needs money will sound like your son!).

A scam text message can be inserted into the same text message conversation thread as genuine bank messages.

A phone call can be made to appear to come from your bank's legitimate phone number.

Those scam 'phishing' emails now use better language and spelling, they look far more genuine these days.

Bank impersonation scammers will attempt to create a sense of urgency such as claiming fraudulent activity on your account, or an account about to be frozen.

It is critical to remember no matter how legitimate a call seems; a bank will not ask you to urgently transfer funds. If you receive a call from someone claiming to be from your bank requesting you to transfer money to 'keep it safe', then ask for a reference number, hang

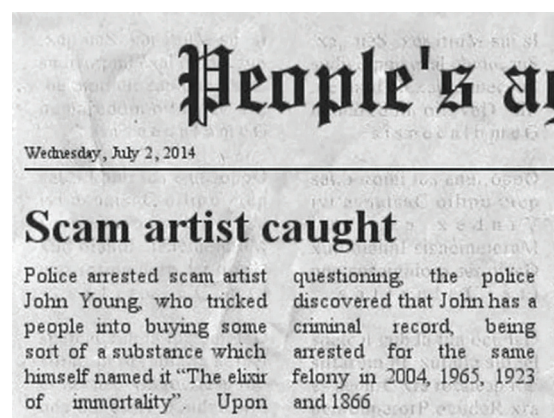
up, and call your bank direct on a number independently sourced.

If you receive an SMS or email with a link to your internet banking login (or like) do not click the link. If you are sent a bank phone number by SMS or email do not call that number, again, you must call your bank direct on a number you have sourced yourself (the cynic in me says the test should be – if you are not on hold for long enough is it really genuine? But that is a different article).

Never provide online banking passwords, one-time security codes, PIN's or tokens to anyone, especially over the phone.

Scams are not new, but some of the tricks they use are new. Mass data breaches will continue to occur with sophisticated hacking. However most financial loss is because of scammers fooling people into giving their money away.

Be careful!



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