



# The Smart Guide to...

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## why you should use a PLAN member

If you fail to plan you must plan to fail. Your mortgage is probably going to be the biggest expense that you will ever have, so you need to make well-informed decisions. Who will you entrust your financial future to? A web site? A lender with only their own product? Perhaps a franchise operator?

But what if you could be advised by someone who has years of experience in the mortgage business and has earned it? What if this person had met stringent accreditation requirements, could shortlist loan options that suited your needs and could help plan your financial future?

You would then be thinking about an accredited PLAN member. It makes sense to use an expert, a professional.

Every PLAN member is accredited, experienced and is committed to providing a mortgage solution designed specifically for you. PLAN members are able to give you the benefit of choosing from a wide range of loans from the top lending institutions in Australia. With PLAN's unique software, a custom designed mortgage can be at your fingertips.

### **The smart way to get a mortgage that meets your requirements**

Blue Ribbon Home Loans is a PLAN member offering:

- A wide range of loans from the top lending institutions
- Experienced, accredited advisors
- Professional advice
- Customised solutions

Please call us on 02 9620 1901 or email us at [loans@blueribbon.net.au](mailto:loans@blueribbon.net.au) if you have any lending enquiry.

Please use this information as a guide only - it is not advice. You should seek professional advice when buying a property or taking out a loan and always refer to your loan contract for full terms and conditions.