

AMA

AUSTRALIAN MORTGAGE AWARDS

2004
FINALISTS

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Only days to go until the industry's

Mortgage brokers across Australia are now on tenterhooks, all asking the same question: Who will win a coveted trophy at the Australian Mortgage Awards 2004?

More than 600 industry leaders, mortgage brokers and their partners will gather at the Westin Hotel, Sydney on August 20 to celebrate excellence in their industry. For those in the running for an award, there could not be a more important night of the year.

This year's awards, sponsored for the third successive year by event partner Bluestone Mortgages, will be hosted by Melissa Doyle from Australia's number one television breakfast program, Channel Seven's *Sunrise*, and comedian Humph.

Previous winners have successfully harnessed the energy, respect and enthusiasm that comes with an award, built this into their marketing programs and enjoyed the flow-on benefits. In short, an Australian Mortgage Awards win can open doors to new opportunities

that last well beyond the night itself.

Even nomination as a finalist is a point to be proud of and share with existing and potential clients.

A total of 71 finalists are vying for this year's awards after they were selected from 8000 nominations submitted online and via *Mortgage Professional Australia* and *Australian Broker* magazines.

This year's awards are shaping up to be the most hotly contested ever. Nominees include a host of newcomers, as well as previous winners and finalists who are sure to be on the edge of their seats when the envelopes are opened in each category.

Some of the most intense competition is in the coveted sales person of the year, sales manager of the year, young gun, brokerage of the year, employer of choice and franchise operation of the year awards.



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AUSTRALIAN MORTGAGE AWARDS

2004

night of the year

Organised by Key Media, the publisher of *Mortgage Professional Australia* magazine, this year's awards are expected to sell out once again, with almost all of the 600-plus seats already snapped up by companies and individuals keen to attend.

Other key award sponsors include the Commonwealth Bank, St George Bank, Stargate Technologies, Homeside Lending, HSBC, Royal Guardian Mortgage Corporation, Loancorp, PMI Mortgage Insurance, Starworks, Paramount Mortgage Services, AAA Finance Services, Rams low doc and Genworth Financial.

This premier networking opportunity will feature a cocktail reception, four course gourmet dinner, free-flowing wine, beer and soft drinks, entertainment and auctions to raise funds for Variety – the Children's Charity.

The excitement mounts

If the reaction of this year's Australian Mortgage Awards finalists to their nominations is anything to go by, it seems the awards have reached a whole new level of significance across the mortgage industry.

Awards organisers have been amazed at the initial reaction of finalists when told they had been selected by peers to be in the final running for the industry's highest honours.

"Every one of the finalists we called were absolutely over the moon at having been selected by industry peers for such an accolade," one of the organisers said.

Some immediately started asking questions as to who nominated them for the award.

"One finalist even said: 'If I say some names and you remain silent ... then that means they didn't nominate me OK?' ... But we had to refuse, as we maintain strict confidentiality throughout the nomination process," the organiser said.

Organisers received more than 8000

nominations across 17 categories for this year's Australian Mortgage Awards. Each nomination is carefully screened and a team of researchers carry out checks before a panel of finalists in each category is selected.

Each finalist is then asked to complete an extensive questionnaire and submit supporting documentation that is presented to a panel of six judges, who independently vote on submissions from each finalist.

Judges for this year's awards include the chief executive of the Australian Institute of Banking and Finance, John Unkles; the Banking and Financial Services Ombudsman and the chairman of the Commonwealth Consumer Advisory Counsel, Colin Neave; the president of the Real Estate Institute of Australia, Kareena Ballard; the chief executive of the Franchise Council of Australia, Richard Evans; the managing director of AdEnergy, Andrew Hall; and Bluestone Group chief executive Alistair Jeffery.

For table bookings call Helen Cartwright on (02) 9439 4566 or e-mail helen.cartwright@kmimail.com





AMA
AUSTRALIAN MORTGAGE AWARDS

2004

The St George Bank Award for Salesperson of the Year (Franchise)



Peter Bentham, Australian Mortgage Brokers

"It's a privilege to be nominated for these awards for a third time running. In this rapidly growing industry, to be recognised by the AMA and my peers for Salesperson of the Year (Franchise) is an honour and reflects that all the hard work and goals I have set over the years of building my business and assisting other to build theirs is why I do what I do. I'm proud to be a part of the industry."



Wendy Higgins, Mortgage Choice (SA)

"I'm thrilled to be nominated for the third year. I love what I do – it's not a job any more. My biggest reward is advising a client their loan has been approved and they are able to do what they want to do."



Sally Panther, Mortgage Choice (Ferntree Gully)

"To be nominated for Salesperson of the Year (Franchise) is a great honour but it's not gained without hard work and the support of those I work with. I wish luck to my fellow nominees."



St. George has a wide range of innovative home loans to choose from - one reason why we were named 'Home Lender of the Year'*. Our product features, conditions and flexibility have earned us a reputation of excellence not only amongst home buyers but also within the third party distribution channel.

* Awards for Excellence in Financial Services 2003, Personal Investor Magazine.

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AUSTRALIAN MORTGAGE AWARDS

2004

The Loancorp Award for New Office on the Block

SMK Financial Services (St Albans)

"Upfront and personal is paying off"

"We are here for the long haul, next year I'd like to see us nominated for 'Broker of the Year' – we have exciting plans ahead!"

Andrew Cusack/Shane Kelly



Donation Home Loans (Doncaster East)

"The effort required to start a new office is tremendous. Add to this the effort to start a whole new concept in the mortgage industry [giving money to charities]. We're setting a benchmark for all businesses in Australia."

David Philipson, CEO



Mortgage Choice (City – Perth)

"All the months of preparation before opening our business has allowed us to hit the ground running. Within 12 months we have achieved outstanding results due to the commitment of my partners and staff. We look forward to a very bright future."

Greg McQueen, principal, Perth



Lifeline Financial Services (Melbourne)

"Even the most careful among us can face financial difficulties. Our business helps home owners wishing to rebuild their financial position to do so in a carefully measured fashion. This nomination is a real acknowledgement that we are on the right track."

Brenton Hunt



Australian First Mortgage (Bankstown)

"Instant success is no mean feat for the AFM team.

'Let's Grow Together' – the essence of our company – is reflected in 12 months of burning midnight oil, providing excellence in products and good old-fashioned service."

Ian Forbes, Tanya White, directors



The Genworth Financial Award for Best Branding

Mortgage House

"We've invested a great deal in building our brand across Australia, via our sponsorships and other major marketing activities. This award nomination is testament to the strong reputation we have built and our dedication towards maintaining our brand ideals."

Ken Sayer, managing director



Mortgage Choice

"Mortgage Choice has developed one of the strongest, most respected brands in the mortgage industry, underpinned by our commitment to providing choice to our clients and assisting them to find the most suitable home loan for their individual needs."

Paul Lahiff, managing director



RAMS Home Loans

"Launched as a retail brand in 1995, Rams set out to challenge the traditional banking system by being a customer advocate with a differentiated persona. This nomination is testament to the success of the brand and the connection it has made with consumers."

Greg Kolivos, general manager



Aussie Mortgage Market

"Aussie is one of Australia's best known and trusted brands – synonymous with great products and excellent customer service. We welcome the recognition of this position."

John Symond, managing director



Genworth Financial

Genworth Financial, previously GE Mortgage Insurance Services, is a leading insurance company serving the mortgage insurance, retirement income, investment and lifestyle protection needs of more than 15 million customers in 20 countries. One of the leading mortgage insurers globally, we offer mortgage insurance in the U.S., Canada, Australia, New Zealand and Europe. While our name is changing, our products, service and commitment to our customers remain constant.

Find out more at www.genworth.com

Built on GE heritage



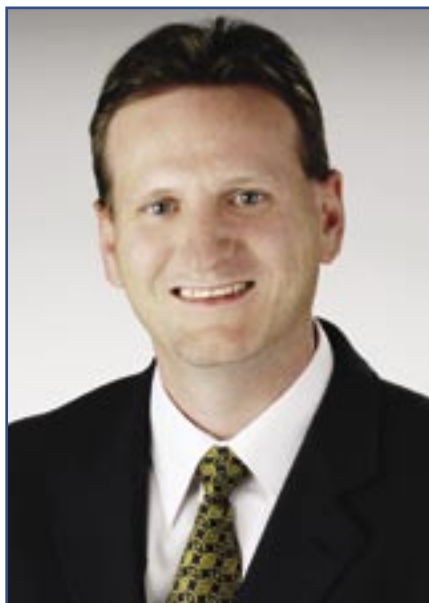
Loancorp recognises the efforts and professionalism of all successful new entrants to the mortgage industry. Loancorp is an Australian owned and operated specialist wholesale funder committed to satisfying the specific requirements of mortgage originators and introducers. Rapidly expanding, Loancorp offers "AAA" rated wholesale capital markets funding together with outstanding, personalised service and continually strives to ensure successful partnerships with its originators and brokers. For more information please see our website www.loancorp.com.au or call 1300 135 626



AMA
AUSTRALIAN MORTGAGE AWARDS

2004

The Commonwealth Bank Award for Young Gun of the Year (Independent)



John Spiers, Bernie Lewis Home Loans

"My switch from being a mobile lender with a major bank to joining Bernie Lewis Home Loans was the greatest move I've ever made. A huge thanks to all of our team for all their support."



Brad Parkes, Auspak

"To even be nominated for this award is a reward in itself. It shows that the effort you put in has been acknowledged. It gives me even more motivation to continue to build a successful business."



Peter Trethowan, Pinnacle Finance (Astute)

"It's certainly a great honour to be nominated for this award and I look forward to catching up with all other people on the night who are involved in this developing and exciting industry."

CommonwealthBank



The Commonwealth Bank Group is one of Australia's leading providers of integrated financial services. The Commonwealth Bank brand is the most recognised brands in the Australia, representing our vision, "to excel in customer service". As the largest provider of home loans nationally, the Bank is committed to the third party market and currently has a 20% market share.

AMA

AUSTRALIAN MORTGAGE AWARDS

2004

The PMI Award for Best Customer Service from an Individual Office

The Money Store (Crows Nest, NSW)

"Everyone at Northern City Finance and The Money Store talks about customer service. With 80% of our business coming from word of mouth, it's vital that we are always focused on clients' needs and that we empower them through financial education."

Tony Harris, general manager, Crows Nest

Plan2Day (Castle Hill, NSW)

"Being recognised two years in a row for the same category of Best Customer Service from an Individual Office is an achievement in itself. Although it's a one-man operation from a home-based office, because of this recognition from clients as well as business development managers, my business is growing faster."

Mamdouh Tawadros, managing director, Castle Hill



Mortgage Choice (Holdfast Bay/West Torrens)

"We're ecstatic because this vindicates our hard work, passion and commitment to our clients."

Wendy Higgins, Holdfast Bay/West Torrens



Tassie Hoan Loans (Hobart)

"Hobart Office staff are over the moon about being a finalist in the above category. Our client's perception of our service is truly their reality. We certainly take more time than most to explain in detail every aspect of the borrowing process."

Peter Bull, southern regional manager



Northern City Finance (Brisbane)

"A nomination in this category confirms my very strong belief that by progressively building a quality team of dedicated staff, the success of our business is enhanced and therefore creates ongoing opportunities."

Steve Cooke, principal, Brisbane south



The Royal Guardian Mortgage Corporation Award for Best Advertising

FASA

"At FASA our aggressive and very successful advertising campaign in attracting quality loan writers to the group is strong justification for the hard yards that have gone into developing and launching a totally fresh and modern overall marketing brand and image."

Graham Bennett, CEO



Northern City Finance

"It's been an exciting year for Northern City Finance, experiencing 175% growth in our franchise network and now being nominated in a number of categories at the Australian Mortgage Awards. We have had a strong focus in the marketing of our brand in the past year and it has well and truly paid off by being nominated in this prestigious event."

Brad Milner, national franchise manager



RAMS Home Loans

"To receive such a prestigious industry accolade is truly gratifying, especially when we are competing against financial institutions with much larger advertising budgets. This is a very welcome endorsement in such a competitive category of the success of our campaign."

Julie Webster, head of marketing services



Aussie Mortgage Market

"The advertising of Aussie is unique, as it provides a human face to financial services, with the key component being the owner and managing director of Aussie, John Symond, and his line: 'We'll save you.'"



PMI Mortgage Insurance Ltd is one of the largest mortgage insurers in Australia and New Zealand, with over 30 years' experience in the Australian market and 10 years in the New Zealand market. We understand the Australian and New Zealand mortgage industry and our experience allows us to develop long-term sustainable lenders mortgage insurance (LMI) solutions for our customers.



Royal Guardian is a dynamic, service oriented mortgage company which ranks as one of the largest and fastest growing non-bank lenders in Australia. We have a range of rewarding programs and great products available for brokers of all levels across Australia. All RG divisions are located at Level 1, 4 Railway Parade, Burwood, NSW. Call 133 455 for more information.



AMA
AUSTRALIAN MORTGAGE AWARDS

2004

The Paramount Mortgages Services Award for Sales Manager of the Year (Independent)



Simon Pressley, managing director, 6 Point Finance

"It takes a great amount of effort to keep a team of consultants both happy and productive in their work. Awards like this help fuel the motivation to keep on striving to assist them to get the best from themselves."



Gary Casboul, Finance Brokers of Tasmania

"I commenced mortgage broking eight years ago after 25 years with Westpac because I believed this was the future in providing professional service to clients in the finance industry. I am passionate about what I do and am delighted to be recognised by the AMA nomination."



Steve Sampson, general manager – sales, Lawfund

"I'm delighted to be nominated by my industry peers for this award. Having now spent 15 years in the mortgage origination industry, almost since inception, I'm very proud to be nominated for the Sales Manager of the Year Award. Helping and coaching brokers to grow their businesses and develop their skills is a passion for me and a job that has a great deal of satisfaction. Thank you to those kind people that nominated me for this award."



Dino Carulli, Aussie Mortgage Market

"Dino represents a new wave at Aussie, where independent operators are working under with a national brand, technology and training systems that are second to none. We congratulate Dino for his thoroughly deserved nomination."



Peter Baumgartner, Choice Home Loans

"My management style has always been about developing people and relationships. Over the last 15 years I have worked very hard to develop teams through encouragement and empowerment, and people through caring and supporting. I have always enjoyed other people's success and to be nominated by the marketplace for work I am passionate about is very humbling."



Paramount Mortgage Services is an innovative mortgage originator specialising in the harder to do loans. Our more popular loans include: Lo Doc, Industrial, Commercial, Rural, 2nd Mortgages, Short Term and Lo Doc Bridging as well as our New 100% loan and 5% No Genuine savings home loans. Many of Australia's high performing brokers know that before any loan goes into the too hard basket they always give Paramount a call, and you should too on 1300 799 399.

AMA

AUSTRALIAN MORTGAGE AWARDS

2004

The Award for Employer of Choice

Australian Mortgage Brokers

"Australian Mortgage Brokers is a company that embraces everyone, regardless of their personal aspirations. We have everything from high producers running businesses consistently writing \$5-8m per month, long-term team members who value their lifestyle as much as their income, up and coming superstars, rookies going through their initial teething period to starry-eyed newcomers. If an outsider joined us for a beer or a wine at one of our regular get-togethers though, they would find it extremely difficult to determine who was who. This is our greatest achievement."

Paul Gollan, CEO



Aussie Mortgage Market

"Aussie has been a leader in the training of staff with a \$20m commitment to its Aussie Academy, which trains accredited professionals to provide the best mortgage services in the country."



Tassie Home Loans

"Wow! This is fantastic! When we commenced operations in 1993, our company's policies were formulated around family values. I truly believe that a company is only as good as the people who work in it. And we have the best."

John Phillips, managing director



6 point Finance

"This award is a compliment for the effort our managing director, Simon Pressley, puts into guiding our team. He ensures consultants are trained with high standards of knowledge and ethics - it makes it easy to serve clients well in such a supportive environment."

Neil Meurant, mortgage consultant



The Homeside Lending Award for Brokerage of the Year (under 10 staff)

Donation Home Loans

"Being nominated for the second year in a row for this category is a great reflection of the dedication of the team and our community partners. We hope that others will be inspired by our business concept."

David Philipsen, CEO



6-Point Finance

"Our team has worked exceptionally hard to provide a level of service that other firms can't match and this nomination is a tremendous compliment for the consistent dedication they show to clients. It's created a great buzz around the office and everyone is excited!"

Simon Pressley, managing director



Seek Home Loans

"This award nomination is a result of four long years building a brand and business based on true professionalism and integrity. We will remain a small and intimate group solely focused on good old-fashioned customer service. I'm proud of and stand by our people and our business."

Chris Staats, managing director



YM2T

"We stack the odds in our clients' favour. We make sure each transaction goes smoothly from the start. As we listen to them, and spend time with them, we discover their short-term goals and plans for the future. Our clients treat us like trusted advisors, and they just keep referring new clients to us."

Frank Shead, managing director



Stoyel Lending Solutions

"To be nominated by my peers for this award is an honour for a vocation that I thoroughly enjoy, as it's most rewarding to assist all our clients. Being able to include my family in the business is also important."

Brian Stoyel, manager



HomeSide Lending is fully owned by the National Australia Bank and provides HomeSide Branded mortgage and financial service products exclusively to brokers to help them build their business. HomeSide Lending offers a wide range of products to help your clients make their Home Loan selection, from our no-frills "Plain and Simple Home Loan" to our professional package "HomeSide HomePlus". For more information visit www.brokernet.hsl.com.au

Australian Broker



AMA
AUSTRALIAN MORTGAGE AWARDS

2004

The AAA Finance Services Award for Sales Manager of the Year (Franchise)



Terry Jewson, Smartline

"Nomination for this award is probably the highlight of my sales management career so far and testimony to the hard work and dedication of my sales and support team."



Chris Vitale, Mortgage Choice

"Being nominated for the sales manager award means that you work within a team, and it's that team of consistent performers that I owe this award to."



David Amies, Australian Mortgage Brokers

"I was pleasantly surprised to find out I was nominated again this year for Sales Manager of the Year (Franchise). Last year I was honoured not only to be nominated but also to win this category which came as a huge surprise to me. The recognition I have received from this has been far more than I could have ever expected from not only peers but from clients as well. I feel very privileged to have been nominated for the second year in a row and it's a gratifying reward for all the hard work. Most importantly I would like to thank my Queensland team and Australian Mortgage Brokers, for without their tremendous support, such an award would not be possible."



Stephen Hubner, Multi-Choice

"I value the recognition given by my peers, and it's an honour to be nominated for this award."



AAA Finance Services have been assisting finance brokers with alternative finance solutions since 1999. They are specialists in:- Private lending - commercial and residential - 1st & 2nd Mortgages, Caveat Loans. Consumer lending - personal loans, business loans & vehicle/ equipment finance. Commercial lending - including Commercial Construction Funds. With fast and efficient service, they offer their customers competitive solutions that are tailored to meet there needs. Don't let business walk away - Call AAA ! 9320-7077

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2004

The Stargate Technologies Award for Most Effective Internet Presence

Donation Home Loans

"As a 20-year veteran of the IT industry, being nominated for this award reminds me of why I changed to mortgage broking. I'm glad I did."

David Philipsen, CEO



E-choice

"This nomination reflects our single-minded determination to bringing borrowers and mortgage professionals together efficiently. It's the culmination of six years of testing and research about what matters to both of them – the customer and the broker."

David Gibbs, CEO



RAMS Home Loans

"As the pace of this industry continues to accelerate, internet presence is more important than ever before. RAMS recognises the value of this medium and will continue to ensure that it is meaningful to all of our valued stakeholders. We are truly grateful for this accolade as recognition of our ongoing focus in this area."

Greg Kolivos, general manager



The Loans Café

"It's great to know that even smaller state-based players in our industry get to compete equally with the bigger companies in these awards. We believe that our website reflects who we are as a company – young, vibrant and offering something a little different!"

Anne-Marie Syme, director



The HSBC Award for Franchise Operation of the Year

Mortgage Choice

"This award nomination reflects the strength, support and commitment offered by Mortgage Choice as a franchisor and provides recognition to a hardworking team of franchisees and staff."

Paul Lahiff, managing director



Smartline

"We founded Smartline with the simple goal of being the finest mortgage broking tribe in the land. It would be an honour for Smartline to win this award and it's a privilege for us to be a part of such a dynamic and go-ahead industry."

Chris Acret, managing director



Australian Mortgage Brokers

"As far as franchise broking operations go, Australian Mortgage Brokers is one of the shining lights in the industry. They have always conducted themselves in a professional manner and value their reputation above all else. They have played their part in lifting the public's perception of an industry currently under close scrutiny from all sectors of the community. In less than four years they have settled in excess of \$1bn in residential mortgages and grown their annual turnover at an average rate in excess of 200% pa over this period, through their innovative Master Franchise model."

Paul Gollan, CEO



RAMS Home Loans

"It was only in 2003 that RAMS announced the rollout of franchised Home Loan Centres. To achieve industry acknowledgment for our franchisee business after such a short period of time is truly gratifying. This is a reflection of the commitment of our franchisees and RAMS to ensure that we are not only building profitable businesses we are also together delivering a superior customer experience."

Paul O'Regan, head of franchising



Stargate Technologies is a leader in providing technology solutions to the Australian mortgage industry. With over a decade of experience, Stargate's innovative software and systems have helped lenders, mortgage originators, brokers and financial institutions process over \$12 billion worth of loans. Stargate is dedicated to providing revolutionary solutions that cut the cost of processing a mortgage.



The HSBC Group is one of the largest banking organisations in the world, offering an extensive range of banking products to Australians. HSBC supports the broker community with great value home loans including the new Home Value loan for owner-occupiers, and exceptional service from a committed relationship management team. Contact: Andrew Brumby Ph 03 9225 3685 or e-mail: andrewbrumby@hsbc.com.au



AMA
AUSTRALIAN MORTGAGE AWARDS

2004

The Commonwealth Bank Award for Young Gun of the Year (Franchise)



Karen Eastwood, Australian Mortgage Brokers

"I'm really honoured to receive this award. My first two years in the mortgage broking industry have been many things – exhausting, frustrating, fulfilling and rewarding, but overall I really love what I do."



David Bardsley, Mortgage Choice

"An Australian Mortgage Award is the highest level of peer, strategic partner and customer recognition available. To be nominated reflects the dedication my team and I have to ensuring uncompromised customer service. Thank you!"



Paul Myliotis, Mortgage Choice

"To be nominated for this award is a great honour. It recognises my efforts and the great service I provide to my clients. I hope that my business will continue to grow as a result of understanding my clients' needs and offering the utmost in customer service."



Lindsey Frost, Oasis Home Loans

"Being nominated for the young gun award at this year's Australian Mortgage Awards is the absolute highlight of my career as a mortgage professional so far. It's good to know that not only am I satisfying my clients, but that my hard work and determination are respected and appreciated by my peers. Thanks everyone who helped me get here and I look forward to seeing you on the night!"

CommonwealthBank



The Commonwealth Bank Group is one of Australia's leading providers of integrated financial services. The Commonwealth Bank brand is the most recognised brands in the Australia, representing our vision, "to excel in customer service". As the largest provider of home loans nationally, the Bank is committed to the third party market and currently has a 20% market share.

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AUSTRALIAN MORTGAGE AWARDS

2004

The Bluestone Mortgages Award for Non-Conforming Sales of the Year

Asset Angels

"Making the finals for this award gives us added confidence in the initiatives put into place. The team involved in building a culture around Asset Angels are proud of what we've created in just 12 short months!"

Brad Volling, managing director



Oasis Home Loans

"It's a great honour to be a finalist in the Australian Mortgage Awards' non-conforming category three years in a row. Oasis sees these awards as a great opportunity for the industry to look within at some of the outstanding talent it has to offer. At a time when our industry is under close scrutiny, win, lose or draw – just to be a finalist makes us all winners."

Graham Reibelt, director



2nd Chance Mortgages

"Kylie Gower has become a leading specialist in South Australia's non-conforming lending market since she founded 2nd Chance Mortgages in April 2000. Gower has expanded her business from providing traditional mortgages to non-conforming lending, using the motto: 'Helping you when others can't.' She is thrilled to be nominated as a finalist at the 2004 Australian Mortgage awards and thanks Mortgage Professional Australia for this wonderful opportunity."



Bluestone Mortgages is a specialist residential mortgage originator, servicing borrowers who fall outside the criteria of traditional lenders such as banks and non-bank lenders in Australia and New Zealand. With over 100 employees and offices in all State capitals and Auckland, Bluestone's strategy is to provide these borrowers with a high quality alternative to mainstream lenders. Bluestone estimate that up to one in four Australians and New Zealanders fit into one or more of these categories, and as a result may have difficulty in finding a mortgage from traditional lenders
13 BLUE (13 2583) www.bluestone.com.au

The Starworks Award for Brokerage of the Year (over 10 staff)

Oxygen Home Loans

"It's an honour to be nominated as a finalist for the Australian Mortgage Awards. In the past year we have achieved some fantastic results – I'm so proud of all the staff. It's the people that make a business."

Debbie Black, general manager



Choice Home Loans

"We view the awards as a tremendous opportunity to not only profile the work of Choice Home Loans but also to demonstrate our endeavours and promote the industry at a time when negative press is abundant."

Michael Russell, managing director



Astute Financial Management

"This award nomination is a result of the wonderful team of brokers and staff we have at Astute, who go about the business of doing extraordinary things for their clients, every day, without fanfare."

Brad Wood, director



Lawfund

"Qualifying as a finalist in the Australian Mortgage Awards is a gratifying achievement. This award nomination is testament to the quality of our people and we share this nomination with them."

Judith Fiander, chief executive officer



The Mortgage Professionals

"We're thrilled to have been able to assist our members to arrange loans for thousands of property investors over the past six years. It's also a tremendous thrill for us to have been nominated for the second year."

Michael Nicholson, managing director



Aussie Mortgage Market

"My team works hard and does an excellent job. It's great when their efforts are recognised by our peers, particularly in such a competitive and changing industry. We're excited about our nominations in the Australian Mortgage Awards – winning would be fantastic!"

John Symond, managing director



Starworks is a mortgage packaging service provider that creates custom-built processing solutions for brokers, originators and mortgage managers. Starworks was created by Brett Spencer in 2001 to assist those that do not have the capability, resources or desires to process mortgage applications to a standard deemed appropriate by lenders and has packaged over \$1.5 billion in loan applications.



AMA
AUSTRALIAN MORTGAGE AWARDS

2004

The Award for Bank/Retail Salesperson of the Year



Ramani Wijeratne, St George Lending

"After 19 years in the industry, I am honoured to have been nominated for this award. The real satisfaction I have had over the years has been the customer feedback I receive, which motivates me to keep doing what I do best."



Cameron Sivell, Homeside Lending

"I have been part of the third party industry since its inception, which has been very rewarding. I have a strong commitment to assisting mortgage brokers build volume to ensure we all share in the success."



Margaret Wong, Westpac

"I'm delighted to have been nominated for this award and share my success with my broker partners, who've helped me build one of the largest portfolios at Westpac. The broker group and individuals who I partner with share Westpac's values of integrity, teamwork and performance, so we can all deliver an outstanding experience to our customers."



Dino Pesce, Macquarie Mortgages

"The mortgage industry has allowed me endless opportunities to build successful relationships and develop a strong self belief and passion to succeed. Thank you for the acknowledgement and nomination for this award."



Scott Unicomb, Macquarie Mortgages

"After being awarded Macquarie Mortgages BDM of the year, this nomination caps off an excellent year for myself and Macquarie. Thank you for this nomination and thanks to all my brokers for their continued support."

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Mortgage Professional Australia

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2004

The RAMS Low Doc Award for Salesperson of the Year (Independent)



Janette Tucker, Janette Tucker Finance Plus

"Imagine a Wagga Wagga broker being considered for such a prestigious award, WOW! Then being told by the community that my name's on everyone's lips is very humbling indeed. To be a finalist in this award is awe-inspiring!"



Peter Cribben, Premium Finance WA

"Mortgage origination is a fantastic industry that will reward those who dedicate themselves to genuinely helping people. I hope that this nomination is testament to the quality and value of service that I deliver."



Malcolm Bartley, Finance Brokers of Tasmania

"National acknowledgement of the importance of non-conforming loans is the pinnacle of my career to date. It proves that with hard work and a dedication in this industry anyone cannot not only move mountains but can climb them too!"



Mark O'Donnell, Donation Home Loans

"Thanks from an Aussie who is a Wizard at writing mortgages and always takes the Smartline to make the right Mortgage Choice for his clients while still managing to give a Donation to the community. Great choice!"



Steve Marshall, The Loan Arranger

"To be nominated for the third successive year in this category is a result of my relentless pursuit in providing superior service. It's no accident my phone constantly rings and daily appointments flow in."



Key to the success of RAMS Home Loans is a philosophy of innovation and leadership in the products and services it develops and in the way it delivers these to consumers. This is summed up in the company's motto - 'A Better Way'.

RAMS have continued this tradition by providing its distribution channels with responsive service and innovative products. This commitment has seen RAMS recently relaunch its range of low doc products cutting rates and introducing a loyalty discount - making RAMS low Doc one of the most competitive offerings for our Mortgage Broker partners to sell.

Industry *leaders* ~~members~~

Bluestone Mortgages is proud to be the event partner for the Australian Mortgage Awards 2004, and sponsor of 'Non-conforming Sales of the Year' - where we recognise exceptional leadership, professionalism and excellence within the mortgage industry. We wish you all the best with your entry.

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www.bluestone.com.au

