





MPA TOP 100 BROKERS

THE
INDUSTRY'S
FINEST
REVEALED

Each year, *MPA* highlights the best of the best in the mortgage industry. Once again, we present the industry's most prestigious ranking, the Top 100 Brokers

Tough times seem to be continuing unabated for brokers. The latest research from JP Morgan/Fujitsu shows that mortgage broking is becoming a less profitable pursuit, and that the number of brokers in the industry is continuing to shrink. Squeezes on commission coupled with weak demand for credit and the added cost of compliance have combined to form a tumultuous year for the industry.

It should follow suit, then, that this year's MPA Top 100 reflects these tough market conditions. But that's not the case. Instead, brokers on the list hit an all-time high. In fact, the combined settlements of the Top 100 cracked the \$6bn mark for the first time in four years. It seems brokers at the top of their game have had a banner year.

Tough market or not, Australia's top mortgage brokers are finding an unprecedented level of success. Read on to find out who made this year's list, and how 2012 has been a watershed for the industry.



A note on methodology ...

Entries were open to all accredited brokers, and were solicited through Australian Broker Online, MPA Online and direct contact with brokers. All loans considered had to be originated solely by the individual entrant, and settled during the 2011/12 financial year. Broker entries were then verified by aggregators, lenders and franchisors.

MPA TOP 100 (100-75)

	NAME	COMPANY	LOCATION	TOTAL VALUE OF LOANS FY 2012	TOTAL NUMBER OF LOANS
100	Richard Pusey	Switch Now Home Loans	Melbourne, VIC	\$46,018,189	200
99	Ray Zahra	Aussie Home Loans	Carlton, VIC	\$46,238,754	106
98	Phillip Allen	Integrated Finance Solutions	Sydney, NSW	\$46,283,931	61
97	Adam Smyth	Willow and Oak	Mentone, VIC	\$46,500,098	34
96	Bren Rodda	Loan Market	Darwin, NT	\$46,568,057	123
95	Paul Mazzella	Brokerhouse	Shepparton, VIC	\$46,638,993	181
94	Quentin Grofski	Aussie Home Loans	Morley, WA	\$46,764,917	125
93	David Perna	Aussie Home Loans	Rockhampton, QLD	\$46,905,688	158
92	Joe De Sousa	Aussie Home Loans	Rockingham, WA	\$47,117,935	119
91	Jamie Demas	Aussie Home Loans	Gold Coast, QLD	\$47,601,263	105
90	Matthew Wynd	Aussie Home Loans	Altona, VIC	\$47,720,335	123
89	Michael Johnston	Aussie Home Loans	Riverdale, WA	\$47,795,106	122
88	Aaron Richards	Aussie Home Loans	Melbourne, VIC	\$47,861,686	115
87	Cameron Wiles	Smartmove	Neutral Bay, NSW	\$48,387,501	99
86	Max Direen	Aussie Home Loans	Mackay, QLD	\$48,511,528	138
85	Haley Bellamy	Smartmove	Neutral Bay, NSW	\$48,646,499	99
84	Abel Cabrera	Aussie Home Loans	Melbourne, VIC	\$49,175,302	114
83	Jon Somers	Aussie Home Loans	Bondi Junction, NSW	\$49,568,054	101
82	Shane Bright	Aussie Home Loans	Wynnum, QLD	\$49,947,463	130
81	Sam Walker	Aussie Home Loans	Adelaide, SA	\$49,958,054	173
80	Paul Farrell	Aussie Home Loans	Gippsland, VIC	\$50,554,265	120
79	Kerry Kalendra	Optim Financial	South Yarra, VIC	\$50,676,784	148
78	Kelly Cameron-Tull	Get Real Finance	Fortitude Valley, QLD	\$50,767,187	149
77	Dennis Mei	Better Option Home Loans	Ashfield, NSW	\$51,097,746	129
76	Peter Gwynne	Financial Property	Gold Coast, QLD	\$51,543,681	146
75	Kevin D'Silva	Financial Growth	Perth, WA	\$51,585,415	74



46m

The minimum amount of settlements needed to make the list this year. Up considerably from \$38.2m last year, and from \$22.7m in the list's first year, 2005.

MPA TOP 100 (74-50)

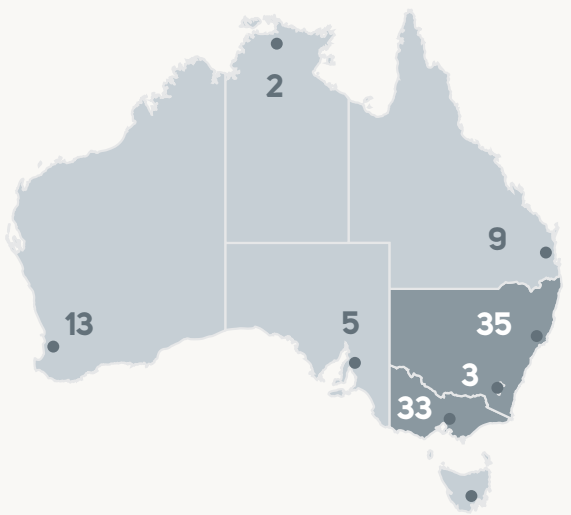
RANK	NAME	COMPANY	LOCATION	TOTAL VALUE OF LOANS FY2012	TOTAL NUMBER OF LOANS
74	Daniel Lanna	Centric Wealth	Sydney, NSW	\$51,672,377	97
73	Patrick Bouquiaux	Tiffen & Co	Canberra, ACT	\$51,716,044	176
72	Mardee Thomas	1 st Street Home Loans	Rose Bay, NSW	\$52,248,844	111
71	Bridget Headland	Aussie Home Loans	Darwin, NT	\$52,398,043	125
70	Hayden Brown	John Hopkins Mortgages	Melbourne, VIC	\$52,735,379	122
69	Matthew Kerr	Hudson Institute	Milton, QLD	\$53,188,328	141
68	William Manfagas	Aussie Home Loans	Camden, NSW	\$53,244,717	150
67	Paul Pisasale	Club Financial Services	Caroline Springs, VIC	\$53,596,872	162
66	Steve Marshall	The Loan Arranger	Adelaide, SA	\$54,324,515	214
65	David Wegener	Club Financial Services	Norwood, SA	\$53,974,222	127
64	Nicole Seagren	Vision Finance Australia	Mt. Eliza, VIC	\$54,274,637	203
63	Andy Liu	Global Vision Finance	Sydney, NSW	\$54,324,515	100
62	Dean Riordan	Easi Finance	Perth, WA	\$54,423,537	129
61	Richard Hoenig	Arleon Capital	Bondi Junction, NSW	\$54,817,213	70
60	Ian Simpson	Smartline	Balmain, NSW	\$55,000,000	129
59	George Antonas	Investloan	North Sydney, NSW	\$55,311,275	178
58	Peter Kiss	Aussie Home Loans	Caringbah, NSW	\$55,469,881	132
57	John Lucci	Loan Market	Ascot Vale, VIC	\$55,717,010	129
56	Duane Brown	Aussie Home Loans	Rouse Hill, NSW	\$55,927,150	146
55	Simon Chesson	AustAsia Finance Brokers	West Perth, WA	\$57,751,665	144
54	George Tzilantonis	Aussie Home Loans	Berwick, VIC	\$58,768,907	168
53	Marios Rokka	Loan Market	North Melbourne, VIC	\$59,102,333	162
52	Sean Beavis	Aussie Home Loans	Newtown, NSW	\$59,478,615	115
51	Rogan Yates	Yellow Brick Road	Sydney, NSW	\$59,700,000	123
50	Matthew Rose	Aussie Home Loans	Adelaide, SA	\$60,412,958	183

On the mend?

The total volume written by the Top 100 hit an all-time high this year, and cracked \$6bn for the first time since the GFC. It could be a sign that the market is on the mend, or that brokers are finding smarter ways to work. Either way, it's a massive increase from the nearly \$4bn in volume written by brokers on the inaugural MPA Top 100 list in 2005.

State of the states

New South Wales and Victoria dominated the Top 100 list this year, with more than two-thirds of the Top 100 spread between the two states



474

The highest number of home loans settled to make the Top 100

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A word from our partners ...

Westpac is once again delighted to sponsor the 2012 MPA Top 100 Brokers list - the industry's most prestigious broker ranking. This annual 'hall-of-fame' recognises the outstanding achievements of top-performing mortgage advisers who are leading the Australian mortgage market with courage and confidence.

The most professional brokers continue to hold their own, remain resilient to economic woes and deliver throughout the most difficult times. Our industry continues to undertake considerable change, collectively; together we form a key part of an Australian financial landscape which is no longer isolated from either world events or our own domestic challenges. In our current hyper-competitive yet low-growth economic environment, we all need to step up to drive a customer-centric agenda that delivers increased value and service to our customers through the traditional values of strength, quality, professionalism, passion, ongoing innovation and foresight which underpin the mortgage industry. We understand our customers need to feel confident about their financial decisions. In light of this, brokers will play a paramount role of being the trusted and independent advocate, helping to advise, tailor and facilitate customers' needs.

As Australia's first bank with a history nearly 200 years strong, Westpac is uniquely placed to help you and your customers reach dreams, business goals and lifestyle aspirations. Being one of the first banks to support the broker industry, it has been particularly important for us to build great business partnerships and recognise that success is about delighting every single one of our customers and professional brokers. We also acknowledge that the ongoing recognition of those professional brokers at the frontlines is essential to the industry's continued evolution. Through benchmarking the industry's top performers, we can establish best practice methods that we can all aspire towards to bring out the best in the next generation of brokers.

On behalf of the Westpac team, I would like to congratulate those that have made this year's 2012 MPA Top 100 Brokers list, and encourage all brokers to learn from the success of others, to push ahead and be prepared for future opportunities.



Tony MacRae

Tony MacRae, general manager of mortgage broker distribution, Westpac

Women on the move

The list was comprised of 87 men and 13 women, while last year's list was made up of 89 men and 11 women. Here's a look at how female mortgage brokers fared in the Top 100.

RANK	NAME	SURNAME	COMPANY	TOTAL VALUE OF LOANS FY 2012
8	Katrina	Rowlands	Mortgage Success	\$106,476,770
17	Melissa	Gielnik	Smart Lending	\$83,996,069
29	Alana	Massignani	Growing Equity	\$71,937,473
31	Kellie	Lam	Abacus Home Loans	\$70,305,841
35	Kobi	Chillman	Members Alliance	\$67,438,748
44	Louise	Lucas	Destiny- Melbourne	\$62,266,700
49	Claire	Kilgore	National Mortgages	\$61,416,136
64	Nicole	Seagren	Vision Finance Australia	\$54,274,637
71	Bridget	Headland	Aussie	\$52,398,043
72	Mardee	Thomas	1st Street Home Loans	\$52,248,844
78	Kelly	Cameron-Tull	Get Real Finance	\$50,767,187
85	Haley	Bellamy	Smartmove	\$48,646,499



17,865

The total number of loans written by the Top 100



10

Colin Lamb

Company: Mortgage Solutions Australia

Location: Doubleview, WA

Settled: \$102m

Number of loans: 279



Q: What do you expect from the market in the year ahead?

A: We are already seeing a rise in the housing market in Perth. Houses are selling quicker and there seem to be a lot more buyers in the marketplace.



Gerard Tiffen
Company: Tiffen & Co
Location: Canberra, ACT
Settled: \$102.2m
Number of loans: 396

9

Q: What qualities make for a successful mortgage broker?

A: Accountability, being able to take responsibility for yourself, and the ability to create strong relationships.



Katrina Rowlands
Company: Mortgage Success
Location: Wollongong, NSW
Settled: \$106.5m
Number of loans: 343

8

Q: You've managed to stay in the top 12 on MPA's Top 100 list every year since its inception, including topping the inaugural list. How have you sustained your success?

A: It's the continued focus on the client's best outcome. I continue to believe I can make a difference. That's the secret; knowing you can make a difference and taking control of the process to make that difference. I can't tell you the number of times I've had a bank say that their turnaround times have changed to four or five days, and I've had to say that may be OK, but not for my clients.

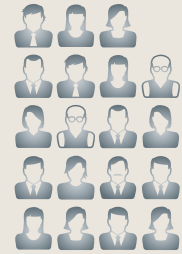


NO EASY TASK

The MPA Top 100 is a tough list to crack even once, let alone multiple times. Illustrating this fact, 54 of the Top 100 are repeats from last year, while 46 are new entries or re-entries from previous years.



26
 The number of Aussie brokers who made the list, the most of any aggregator



19
 AFG was second, with 19 brokers represented in the Top 100



THE TOP 10

This year saw nine of last year's Top 10 repeat; no easy feat in the MPA Top 100.



\$1,197,541,142

The Top 10 wrote a combined total of \$1,197,541,142 in residential mortgages in the 2012 financial year.



3,155

That's 3,155 individual settlements

By point of comparison, the inaugural Top 10 in 2005 wrote **3,038** loans, but their combined settlements totalled **\$732,966,676**.

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7

Ruan Burger

Company: Home Loans Etc.

Location: Gladstone, QLD

Settled: \$111.1m

Number of loans: 361



Q: What, if anything, have you done differently this year?

A: I was given the luxury of time! We introduced new staff and roles giving me back time to reinforce and build on my relationships with existing and new clients. Saying that, we can always do with more.

6

Jeremy Fisher

Company: 1st Street Home Loans

Location: Rose Bay, NSW

Settled: \$125.7m

Number of loans: 173



Q: What are the main challenges you've faced over the past year?

A: We have been developing a new website and enhancing our social media presence. Both of these tasks have been challenging as they require the knowledge of experts in those areas and also extra time needs to be allocated to working with those experts to develop an effective and consistent approach.

MPA TOP 100 (49-11)

RANK	NAME		COMPANY	LOCATION	TOTAL VALUE OF LOANS FY 2012	TOTAL NUMBER OF LOANS
49	Claire	Kilgore	National Mortgages	Belrose, NSW	\$61,416,136	241
48	Kristian	Moore	FAJ Home Loans	Fremantle, WA	\$61,513,488	141
47	Serge	Scekic	Aussie	Balgowlah, NSW	\$61,718,364	139
46	Ian	Jordan	The Selector Group	Sydney, NSW	\$61,887,678	201
45	Ben	Eick	LJ Hooker Finance	Hunter Valley, NSW	\$62,140,000	282
44	Louise	Lucas	Destiny- Melbourne	Fitzroy North, VIC	\$62,266,700	192
43	Josh	Egan	Club Financial Services	Gippsland VIC	\$62,577,671	293
42	Ross	Le Quesne	Aussie	Parramatta	\$62,842,275	209
41	Raymond	Backhouse	Ray Backhouse Financial Services	Osborne Park WA	\$62,879,938	163
40	Peter	Goldberg	Pinnacle Capital	Sydney, NSW	\$63,875,701	175
39	Simon	Orbell	Smartmove	Neutral Bay, NSW	\$64,311,013	132
38	Max	Ivanoff	Mortgage Fair	Elsternwick VIC	\$65,615,729	137
37	Alex	Shumsky	Loan Market	Oakleigh, Victoria	\$66,871,023	203
36	Cameron	Morgan	Empower Wealth	North Melbourne VIC	\$67,326,830	205
35	Kobi	Chillman	Members Alliance	Perth, WA	\$67,438,748	226
34	Jim	Henwood-White	eSelect Finance	Richmond, VIC	\$67,538,883	186
33	Eugene	Sholomov	MINFIN Australia	Melbourne CBD, VIC	\$68,027,425	105
32	Robert	Hodson	Aussie	Melbourne, VIC	\$69,958,644	162
31	Kellie	Lam	Abacus Home Loans	Sydney NSW	\$70,305,841	140
30	Kevin	Agent	The Australian Lending & Investment Centre	Melbourne, VIC	\$71,473,250	198
29	Alana	Massignani	Growing Equity	Runaway Bay, QLD	\$71,937,473	218
28	Ross	Laurenson	Yellow Brick Road	Frankston, VIC	\$72,200,000	247
27	Jason	Basseal	Loan Market Earlwood	Earlwood, NSW	\$74,499,740	195
26	Chris	Bibby	Accurate Financial	Port Melbourne, VIC	\$74,641,150	169
25	William	Chen	Pacific Mortgage Centre	Sydney NSW	\$75,000,000	200
24	Alistair	Baker	Aussie	Melbourne, VIC	\$75,314,265	201
23	David	Friend	Tiffen & Co	Canberra, ACT	\$75,791,833	234
22	Troy	Cameron	Stratique Finance	Wembley WA	\$76,859,988	235
21	Brett	Amos	Seven Point Finance	Melbourne, VIC	\$78,289,469	217
20	Daniel	O'Brien	PFS Financial Services	Bella Vista, NSW	\$79,820,420	301
19	Charles	Howitt	Howitt Partners	South Yarra, VIC	\$81,219,000	142
18	Glenn	English	Aussie	Carnegie, VIC	\$82,614,702	220
17	Melissa	Gielnik	Smart Lending	Melton, VIC	\$83,996,069	261
16	Louis	Kovanis	Genius Loan Solutions	Sydney, VIC	\$84,724,903	111
15	Scott	Marshall	The Loan Arranger	Adelaide, SA	\$85,109,222	375
14	Daniel	Esposito	Loan Market Manningham	Manningham, VIC	\$86,483,122	160
13	Jeremy	Yuen	Ace Home Loans	Parramatta, NSW	\$87,742,165	175
12	Stewart	Syron	Zinc Financial	Collaroy, NSW	\$89,500,621	245
11	Peter	Ellis	Oxygen Home Loans	Coogee, NSW	\$97,368,000	152



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- Top 2 in BDM support



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Top tips from the Top 10

MPA's Top 10 Brokers give their advice on how to succeed in a tough industry

10 "Consistency, no matter if it is with clients, lenders or the way you put an application together. Also, setting realistic expectations for clients and looking beyond their needs for today but looking at their future goals"
Colin Lamb, Mortgage Solutions Australia

09 "We've concentrated on systems, education and goal-setting"
Gerard Tiffen, Tiffen & Co

08 "Work on each individual deal as though it's the most important, and treat increases with as much importance and respect as you treat brand new clients"
Katrina Rowlands, Mortgage Success

07 "You need to be able to give value to any one client and be willing to go the extra mile. People are smart. They can tell when you truly care. With this trust comes openness to hear advice. From there the money will look after itself"
Ruan Burger, Home Loans Etc.

06 "For a mortgage broker to be successful they should be very organised, committed to doing the best for clients in terms of service and products, have good knowledge of the available products and market developments, and be a very effective communicator"
Jeremy Fisher, 1st Street Home Loans

05 "Be proactive, not reactive. Be professional, ensuring you always follow up your clients. Show integrity; be flexible and dedicated to the end goal of helping your client achieve their dream of owning their own home"
Justin Doobov, Intelligent Finance

04 "It's about having a set of not only financial guidelines, but moral guidelines, and being big enough to say to a client, 'You can't afford this' "
Colin Lamb, Mortgage Solutions Australia

03 "Putting the client first and meeting the clients' needs, passion about what you do, professionalism and knowledge, excellent customer service and hard work"
Raymond Xue, ACA Solution

02 "You definitely need to have quality referral sources which provide the ability to get up and running"
Warren Dworcan, Rate Detective Home Loans

01 "You need to have passion and experience within the industry that allows you to be a standout, and not just treat the role as a day-to-day job"
Mark Davis, Australian Lending and Investment Centre

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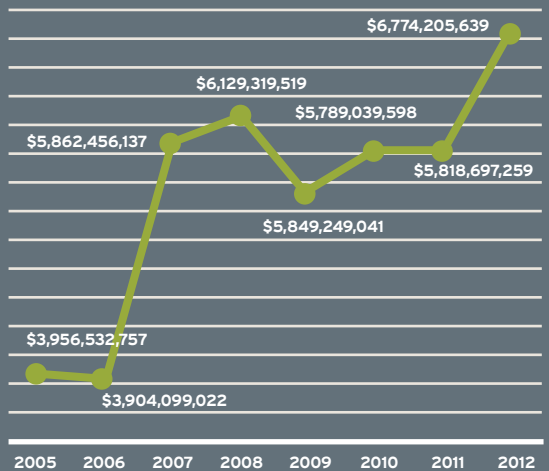
Rael Bricker
Company: House + Homeloans
Location: Perth, WA
Settled: \$141m



Q: What successes have you seen over the past year?

A: We've got new referrers coming onboard because of what we're doing for other referrers. A lot of it is not active marketing. It's just networking and by reputation. Every referrer – every real estate agent, every accountant – has a broker knocking on their door. You're not going to win the deal by knocking on their door. You win by someone telling them how good you are, and getting through their door in an elevated position.

Combined Volume of Top 100



5

Justin Doobov
Company: Intelligent Finance
Location: Bondi Junction, NSW
Settled: \$132.6m
Number of loans: 245



Q: How has this year compared to previous years in terms of your business?

A: The number of enquiries has definitely increased this year. A large amount of these enquiries are from people with existing mortgages who want to engage us not just to refinance their loans to a low interest rate, but to change the loan structure to help them pay off their loans faster.

3

Raymond Xue
Company: ACA Mortgage Solution
Location: Sydney, NSW
Settled: \$151.8
Number of loans: 287



Q: What do you expect from the market in the year ahead?

A: I'm optimistic over the next year's business. The RBA's rate cuts will stimulate stagnant property sales in spite of the uncertainty of the world economy.

2

Warren Dworcan
Company: Rate Detective Home Loans
Location: Perth, WA
Settled: \$157m
Number of loans: 424



Q: How have you gone about adding new staff?

A: Something we used when we took on staff is a personality test to see how people fit into our social culture, and to see their strengths and weaknesses and find the way to communicate with them to get the best results.

1

Mark Davis
Company: The Australian Lending & Investment Centre
Location: Melbourne, VIC
Settled: \$169.6m
Number of loans: 474



Q: You're number one in the MPA Top 100 for the second year in a row. How have you sustained your success?

A: By continuing to change what I do daily and challenge my own processes as well as banking processes. If you keep evolving with the customer and what their needs are, you stay ahead of the race.

Long way to the top: Settlements for MPA's Top Broker 2005-2012



Top troubles facing the industry

The Top 10 give their take on challenges ahead for brokers

- 10** "Tighter legislation, which we embrace and are proactive about, including in our systems and approach"
Colin Lamb, Mortgage Solutions Australia

- 09** "Education and the ageing population of the industry."
Gerard Tiffen, Tiffen & Co

- 08** "Our biggest challenge is growing our market share again, because it's getting so much more competitive. We seem to be in another cycle of competition between the channels"
Katrina Rowlands, Mortgage Success

- 07** "Compliance remains a big time issue, but the flip side is that it could also prove to be a valuable asset in years to come if it reinforces to clients that we are truly professional people and trusted advisors."
Ruan Burger, Home Loans Etc.

- 06** "Many brokers are still focusing solely on home loans when clients should be able to receive a full and complete service. Insurance is one aspect of financial planning which clients should be made aware of when taking out a home loan and many clients in the marketplace are being exposed to unnecessary and avoidable risk"
Jeremy Fisher, 1st Street Home Loans

- 05** "Finding new staff has been hard. Most young people don't realise that there is a good career in mortgages. To overcome

- this, we have been employing staff who have not had experience in mortgages, but have the right attitude, and we can teach them everything about mortgages."
Justin Doobov, Intelligent Finance

- 04** "The biggest issue is the competition generated by banks who - on one hand - understand that 50% of their business comes from brokers, and - on the other hand - create models like UBank that undercut and undermine everything they've tried to create in the broker channel"
Rael Bricker, House + Homeloans

- 03** "No trail commission for the first year for some lenders and clawbacks within two years is a threat for the mortgage broker, as there is no penalty (DEFs) for the client. I must maintain a high service level to retain the customer for at least two years"
Raymond Xue, ACA Solution

- 02** "A couple of lenders are taking reasonably bold moves to transact with home loans online. That's a sign that banks are potentially looking at alternative channels."
Warren Dworcan, Rate Detective Home Loans

- 01** "The biggest challenge is the amount of dilution that is occurring with banks wanting writers to be jacks-of-all-trades, whereas a focused business is far more efficient"
Mark Davis, Australian Lending and Investment Centre