

Your Mortgage Handbook

FYFFE STAR FINANCE



Navigate your way home.

Credit Representative 559742 is authorised under Australian Credit Licence 389328.
Your full financial needs and requirements need to be assessed prior to any offer or
acceptance of a loan product.



An Australian owned company



Family oriented and caring



Flexible with our time to accommodate our client's needs



Great listeners who communicate well with our clients

WHO WE ARE



A team who will come along for the ride with you



Tertiary qualified with a Bachelor of Business and Commerce, and Diploma of Mortgage Broking



Over 8 years of finance experience



Accredited with over 25 lenders



Work with clients who are self-employed and PAYG



Help with identifying risks



Assist clients to access equity for other uses



Help consolidate debts

WHAT WE DO



Assist in funding the purchase and refinance of residential homes



Source funding for construction of residential homes



Help clients save

Meet your home loan specialist



Kayla is our Senior Home Loan Specialist at Fyffe Star Finance, dedicated to guiding you seamlessly from your initial enquiry to the final settlement of your loan—and beyond. At Fyffe Star Finance, we believe in building lasting relationships. That's why even after your loan settles, Kayla remains your go-to helper for not just your current needs but also for any future financing, and she's always ready to assist your family and friends with the same level of care.

Kayla brings a wealth of knowledge and experience to her role, holding a Bachelor of Business and Commerce degree with specialisations in Management and Applied Finance, complemented by her Mortgage Broking Diploma. Her experience spans over 8 years in the banking industry, including 4 years dedicated to credit assessment in Home Lending. During her tenure as a credit assessor, Kayla assessed and approved home loan applications submitted by mortgage brokers. This experience is paramount in making sure she finds the right solution for you.

Kayla is a new mum to a beautiful baby boy born in late 2023, as well as her two fur babies, Ekard and Leela.

At Fyffe Star Finance, Kayla's deep understanding of the home lending process and her commitment to personalised service ensure that she finds the optimal solution for you. Trust Kayla to handle your financial needs with precision and heartfelt dedication, today and in the future.



Reach out to Kayla at
kayla@fyffestarfinance.com



Navigating your way

- Monthly Repayments

We'll help you find out what your mortgage repayments will be.

- Stamp Duty

Stamp duty is often the biggest cost after your deposit, with the cost varying by state and dependant on the property value. We're here to help you crunch the numbers.

- Deposit

You might be feeling like the standard 20% deposit required by lenders is out of reach. We have good news, there may be alternative options available to you! Schedule a meeting today.

- Inspections

Buying a home will most likely be the biggest investment you ever make, so it's important to protect yourself with a strata or building and pest inspection.

Strata Report

This report will provide a full overview of the Owners Corporation records including important information on structural or building defects, major works, insurances, ownership and voting rights as well as sinking fund forecasts and other important information regarding the building. These reports vary in cost however usually cost \$250-\$350.

Building and Pest Inspection

These inspections check for significant building defects or problems with the home and provide an overview of the condition of the property. These reports vary in cost however usually cost \$500-\$750.

- Insurance

Lenders require your home to have building insurance. Premiums vary; however, you should budget at least \$1500.

- Legal & Conveyancing

Your conveyancer will review your contract and negotiate any changes required, liaise with the real estate agent and draft settlement documents. Costs vary however typically cost \$800 to \$2,000.

- Miscellaneous Fees

There are multiple fees involved when purchasing a home including transfer fees, title fee, mortgage registration fee, lender application fees and more. You should allow at least \$1,000 for these fees.

- Refinance

Looking for a more competitive rate to save money? We have you covered! With a broad range of lenders on our panel we can find a lender that suits you. Ask us how!

HELP

Call us on 0493 998 318 today!

How the process works

1. Know your 'why' and conduct research

- ★ We help you review the property market
- ★ We help gauge the value of the property
(If purchasing, determine the deposit. If refinancing, determine the need)

2. We work together

- ★ Speak with us - discuss your requirements and objectives
- ★ Provide documents for a preliminary assessment
- ★ Meet with us in person or video conference
- ★ Discuss Conveyancer/Solicitor options
- ★ Proceed with the application

3. Get approved

- ★ We submit to the lender and liaise on your behalf
- ★ We provide milestone updates for each stage
- ★ We call you when your application is conditionally approved
- ★ Review of security - valuation, pest and building report
- ★ We call you when your application is formally approved

4. Time to execute

- ★ We take you through the loan agreement
- ★ We address any questions you have
- ★ Loan documents are signed and sent back to lender

5. Formalities

- ★ We liaise with your Conveyancer/Solicitor
- ★ We suggest settlement date and time to the lender
- ★ Lender confirms settlement

6. Congratulations!

- ★ We take you through any questions you may have
- ★ We continue to provide you with financial services post-settlement

Get in touch to start the process!