



MEDIA RELEASE

TOP OF HER GAME – PERTH BROKER LANDS TOP 25 MORTGAGE BROKER OF THE YEAR

Wednesday December 1, 2021 Perth, Western Australia

SPECIALIST MORTGAGE finance director Helen Avis has been recognised in this year's MPA Top 100 list, as one of the Top Mortgage brokers writing the highest value of loans in FY21; further adding to a long history of achievements and awards in the Australian finance industry.

Ms Avis settled a staggering \$153 million in loans for FY21, a 67% increase on the previous year with no signs of slowing down. Signing 249 loans to rank in the Top 25, considerable momentum started to gather steam around September 2019. 2022 is looking to be even more successful, off the back of a personal record set in July 2021 settling more than \$25 million across 29 deals.

"Over the past 12 months the market has become hugely competitive and experienced a meteoric rise in housing values. Unprecedented low-interest rates have not only attracted homebuyers but also resulted in property investors returning to the market along with high levels of refinancing."

"A lot more buyers were acting and buying property than they were previously, whether as owner-occupiers, future owner-occupiers or as investors,"

"The sheer volume of people, the speed of the market and price points have been phenomenal. Economists are predicting a slowdown in the property market however I'm not seeing any signs of it yet." Ms Avis added.

More than 600,000 Australians have returned home from international cities since the onset of COVID-19. The appeal of Australia being a safe haven has seen a demand for family homes gain momentum particularly in Queensland, Melbourne and Sydney.

Having experienced the trials and tribulations as an expat herself, Ms Avis has established a trusted position within the expatriate community and understands securing attractive Australian finance options for expats is not only difficult but often a complicated process whilst residing overseas.

'The last 12 months was not without challenges, with banks taking extended times to process applications throughout the pandemic,'

"For expats we have limited lenders with attractive terms and often longer processing times. The market is fiercely competitive, in some circumstances, buyers have had to make a choice between securing the lowest rate or the quickest loan processing time."

Setting herself apart from other brokers as a specialist in expatriate finance with her extensive experience and knowledge of expat financial package terms and conditions, Ms Avis' ability to successfully communicate to banks to get finance approved quickly makes her a leader in the field.

"I am very optimistic for the next few years,"

"We are likely to see more expats returning, more interstate moving, migrants finally moving to Australia, and international students coming back will help the rental market in the cities of Melbourne and Sydney.

"One positive taken away is the importance of being compassionate to clients, especially those who have faced job uncertainty and financial distress or have experienced delays in getting loan documents signed and notarised through lockdown restrictions."

Having a career spanning more than three decades, Ms Avis has built a reputation on her tenacity to respond promptly and professionally and working tirelessly to secure the best financial packages for her clients.

The lessons learnt through the pandemic are ones Ms Avis says will carry the Specialist Mortgage team in good stead for the future, understanding there is no substitute for hard work and looking forward to continued growth in 2022.

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About Specialist Mortgage

Specialist Mortgage was established in 1991, with the objective of providing personalised assistance and advice to clients seeking finance to acquire Australian property.

The company was the first Australian mortgage originator operating in Southeast Asia to provide all types of lending options to Australian property investors.

Specialist Mortgage has positioned itself to be specialists in arranging finance for Australian expats, foreign buyers and local buyers in Australia.

About SMATS Group

Established in 1995, SMATS Group are international leaders in providing Australian <u>taxation</u>, <u>finance</u> and <u>property</u> services. SMATS Group provide specialised tax planning strategies for Australian expats, property investors and foreign buyers aimed at minimising risk and increasing wealth.

Operating in Australia, Singapore, Malaysia, Hong Kong, China, Dubai, the United Kingdom, and United States, no other company offers the same range of services and accessibility with global expertise and experience.

Companies under the SMATS Group umbrella include Specialist Mortgage, Australasian Taxation Services, aussieproperty.com, SMATS Consortium, SMATS Wealth, SMATS FX, SMATS Migration, Empire Software, and Australian Property Investor Magazine.