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Call in *theloanhöund* or go direct to your Bank???

I was having a beer with a good mate of mine a few weeks ago and we were talking about our jobs - I won't mention his name to protect the innocent... or should I say the guilty! He is a Police Officer working for the Major Crash Investigation Section, which is a highly specialised area that investigates serious and fatal accidents.

When we got talking about my job he told me that he had tried explaining to one of his work colleagues what I do as a Mortgage Broker, here's how the rest of the conversation went:

I said: "What did you say to him"

He said "I told him that you find the best loan for people... but then he just said why wouldn't you just get the information from the Broker and then go to the bank yourself... you know, cut the Broker out of the picture totally."

I thought about it for a minute and could see that his work colleague really didn't understand the importance of having an expert manage your loan. After all, taking out a home loan is a pretty big commitment and if it's not done properly could cost you thousands in the long run. Here's how the rest of the conversation went:

I said, "Imagine if you had a normal Cop off the street investigate a serious car accident. They would be able to do it, right?"

He said, "Well yeah, but they would definitely mess things up because they don't have the right training and wouldn't know what they were doing. It's pretty complicated you know." - at this point he was starting to look at me like I was an idiot!

I said, "So what you're saying to me is that because you have had specific training, you are an experienced accident investigator and investigating accidents is all you do for a job, that you would do a far better job than the average Cop off the street."

He said, "Yeah, of course. What do you reckon?" - now he was definitely looking at me like I was an idiot!

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I said, "Same goes for a mortgage, it's a pretty complicated process. Why would you get the right advice from an expert only to go elsewhere and have someone inexperienced mess things up for you?"

My friend then smiled and I could see the penny had finally dropped! I'm confident he will have the right answer next time someone asks why they should use a Mortgage Broker.

Taking out a loan for a property is a serious commitment. By enlisting the services of The Loan Hound you can have peace of mind that you're in the hands of an experienced and highly professional Mortgage Consultant.

Adam Hindmarch

Director/Principal Mortgage Consultant

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