

B | T

B i b u T h o m a s



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I am a qualified mortgage broker available to first understand a client's financial situation, then help with finding the most competitive and appropriate financing option to meet their property goals.

I help borrowers find and compare suitable home loan products from over 40+ available lenders.

SKILLS

- **Mortgage and Underwriting** - Expert
- **Problem Solving** - Expert
- **Service Orientation** - Expert

LANGUAGES

- **English** - Native

EDUCATION

Diploma in Mortgage Broking

The National Finance Institute / Perth, WA
2009

Identify and develop credit options for clients with special financial circumstances.

Present broking options to clients with special financial circumstances.

Implement complex loan structures.

Apply ethical frameworks and principles to help make and act upon decisions.

Undertake risk identification.

WORK EXPERIENCE

MORTGAGE BROKER

Feb 2009 / In progress

Perth Smart Loan / Kewdale, Perth WA

Analyzed customers' income, assets, investments, and debt-related information.

Advised customers on financial products to meet their needs.

Facilitated the entire loan process for the customer and ensured compliance to rules and regulations.