



About Us.

Introduction

We're a pro-purpose mortgage broking practice dedicated to providing exceptional finance services to our local community, and to supporting charities that provide practical care to those around Australia facing financial hardship.

Founder

Kingdom Mortgage Broking was founded by Ben (MBA & Diploma of Finance and Mortgage Broking) after a career in financial services where he saw that compassion for people and the world was often forgotten in financial transactions.

Ben was driven by a desire to find a better way to serve others and the community. The goal of donating 10% of revenue was created and is provided to charities that support those experiencing homelessness.

Who We Serve

- Home buyers
- Refinances
- Residential property investors
- Clients with complex income (exempt-FBT, allowances and stipends)
- Asset finances
- Debt consolidations



Website



Social Media

Exterior

- Roof free of visible damage or leaks
- Gutters and downpipes secured
- Exterior walls intact, no major cracks
- Retaining walls safe and sturdy
- Outdoor lighting functional and safe
- All locks work and have keys

Kitchen

- Oven clean and working
- Cabinets and countertops undamaged
- Sink and plumbing show no leaks
- Dishwasher works
- All cupboards in good working order

Bedrooms

- Good location of powerpoints
- Ceiling fans work
- Windows, doors and cupboards work

Interior

- No water stains on walls or ceiling
- Phone signal works in house
- Smoke alarms installed and tested
- NBN connected
- All electrical outlets work
- All heating and cooling systems work

Bathroom

- Toilets, sinks, and tubs in good condition
- Ventilation system operational
- Tiles and grout clean and intact
- Water pressure and drainage acceptable
- Mold free

Garage

- Roller doors open and shut
- All remotes accounted for and work
- Free from hazardous material

GET IN TOUCH



Approach with the intent to help both parties win

Negotiate as collaborative problem-solvers where you're genuinely looking for ways to meet the seller's needs and your goals.



Do your homework on the seller's motivation

Understanding why they're selling (relocation, financial pressure, upsizing, etc.) allows you to address their specific pain points.



Be realistic

Understand the current market conditions and comparable sales so your offer is grounded in actual data, not wishful thinking.



Build rapport before talking numbers

People are more likely to negotiate with someone they like, so invest time in genuine connection with both the agent and seller.



Keep emotions in check and maintain flexibility

Desperation or rigidity can kill deals, be flexible with terms like settlement length, or included items when price won't budge.



Know your walk-away point before you start

Having clear boundaries about your maximum price and must-have terms prevents you from making decisions you'll regret.

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Kingdom Mortgage Broking

Get approved fast with a brokerage that has access to over 40+ lenders and 25 years experience in the industry.



Use pest and building reports to negotiate price reductions

Reports revealing defects gives evidence for requesting lower prices or rectification works.

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Example costs of a \$700,000 second home purchase in NSW with a 10% deposit, not using any governments grants of schemes.

Expense	Description	Typical cost
Deposit	Your cash contribution to the property purchase.	\$70,000
Pest and building	Inspection to find termites or building faults.	\$500
Building insurance	Requirement by banks.	\$1,600
Stamp duty	State tax on land transfer.	\$26,029
Lenders Mortgage Insurance	Insurance banks take out when there is a 90% loan. Charged on to you.	\$12,600
Conveyancing fee	Legal costs to transact property purchases	\$2,000
Rates adjustments	When sellers have pre-paid rates and need to be paid back.	\$200-\$1200
Application/ settlement fee	Fee charged by the bank to settle or set up a new loan.	\$250
Annual package fee	Bank fee for having an offset facility.	\$350
Govt mortgage registration fee	Fee government charges.	\$175.70
Govt transfer fee	Fee government charges.	\$175.70
Moving costs	Cost to hire packing, transport & storage.	\$2,000

GET IN TOUCH

- Home insurance
- Car insurance
- Private health insurance
- Employer
- Electricity provider
- Gas provider
- Medicare
- Australian Taxation Office
- Electoral office
- Centrelink
- Pension fund
- Kids school
- Medical centre
- Dentist
- Specialists
- Delivery services
- Uber
- Internet provider
- Superannuation
- Credit card/ store cards
- Lawyer
- Accountant
- Driver's licence
- Car registration
- Dog registration
- Library
- Church
- Home/ gardening contractors

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