




RESOURCE - INITIAL APPOINTMENT PREP

What to Prepare

Heading into your first chat with a broker? Here's what we'll cover, what to bring, and how to come ready - even if your plan still feels like a dream.

Three things we'll talk about

Your first appointment isn't about pulling apart your finances — that's research we do afterwards once we have your details in hand. What we want from you upfront is the bigger story: where you're trying to get to, when you'd like to be there, and what else might be shaping the decision. Three questions anchor the conversation.

<div data-bbox="212 1021 296 1104" data-label="Image">  </div> <p>What you want to achieve</p> <p>The honest, ambitious version of your goal — not the safe one.</p>	<div data-bbox="622 1021 707 1104" data-label="Image">  </div> <p>Your timeline</p> <p>When you'd ideally like this to happen, and whether anything makes that flexible or fixed.</p>	<div data-bbox="1029 1021 1114 1104" data-label="Image">  </div> <p>The bigger picture</p> <p>Anything personal, financial, or life-related that's quietly shaping the decision.</p>
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Bring a Plan A

Your "Plan A" is your best-case scenario — the version of this you'd lock in if everything went your way. The clearer you can get on what that looks like, the faster we can either confirm it's possible or shape a Plan B that gets you there.

<p>Type of purchase</p> <p>New build · Existing home · Investment property</p>	<p>Buying method</p> <p>Auction · Private sale · Off the plan</p>
<p>Timeframe</p> <p>Purchase date · Target settlement</p>	<p>Ideal budget</p> <p>Property price range · Comfortable repayment</p>

What to bring

You don't need a folder of documents at the first meeting. What we want is the picture in your head, plus a rough sense of where you stand on the basics.

- **Yourself** — and your partner if they're on the application
- **Your Plan A** — your best-case scenario, even if it feels ambitious
- **Rough understanding of your deposit** — savings, gifts, equity, scheme eligibility
- **A sense of your income** — base, plus regular extras like overtime, commission, allowances
- **A snapshot of expenses & commitments** — credit cards (limits, not balances), loans, BNPL, regular bills

NO JUDGEMENT ZONE

Even if your Plan A feels more like a dream than reality, bring it anyway. Our job is to either turn it into reality, or build the plan that gets you there. Either way, we clear up the questions, thoughts, and myths along the way.

Got a question this raises?

Every situation is different. Book a free, no-obligation chat with Jonny and let's walk through your numbers.

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