



Mortgage & Guarantee Advice



Expert advice. Getting results.

Contents

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QUINN &
SCATTINI
Lawyers

| | |
|---|---|
| Mortgage & Guarantee Advice: An Overview..... | 1 |
| Our Team & Legal Services..... | 2 |
| What Our Clients Had To Say..... | 3 |

About Quinn & Scattini Lawyers

We are a general law practice which is organised into teams of specialised experts in each of our areas of law.

Our practice area teams are committed to focussing on their area of law to ensure you always have the expertise that you need.

And, unlike some other firms – who focus on only one area of law – we can offer expert solutions for all legal areas, without the need for you to search around.

As a client you can have comfort that irrespective of what problem you may encounter in whatever area of law, our teams in all our practice areas will be able to work in tandem to offer any other specialist solutions you might require – utilising the history we already know about you and / or your business.

“Often, we meet our clients for the first time at the most stressful period in their life. Together we work to solve their personal and / or business problem, leading to a lifetime relationship.”



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Mortgage & Guarantee Advice: An Overview

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Many banks will require you to seek independent legal advice in respect of the loan documents provided to you as borrower. This is particularly the case as regards mortgages, reverse mortgages and personal guarantees.

This is something that we can assist you with.

Mortgage Advice

A mortgage is a formal, contractual agreement where the mortgagor uses property as security for a loan to purchase property. The mortgagee (lender) provides the loan to the mortgagor (borrower). Once the loan has been repaid in full, the mortgage comes to an end.

Factors to consider with a mortgage include the bank's responsible lending practices, your ability to meet repayments, interest rates and the current economical environment.

Reverse Mortgage Advice

A reverse mortgage is usually obtained by retirees or pensioners who are "asset rich", yet "cash poor". This type of loan allows retirees or pensioners to transfer their home equity into cash.

Generally, these loans do not need to be repaid until a later date e.g. when the borrower is no longer living in the property or has passed away. If the loan is not repaid at the time of moving or death, then the beneficiaries of the reverse mortgagees will be required to repay the debt.

Guarantee Advice

To be a guarantor for a loan, you must have equity in your property and a stable income to meet lender's requirements. A good personal credit rating is a must and you also need to be an Australian citizen or permanent resident. In most cases, lenders require the guarantor to be above 18-years-old but below 65-years-old.

When you agree to be a guarantor, you are then responsible for paying the loan if the borrower defaults on the loan.

The plan we will develop for you:

1. Takes into account your individual circumstances – **we listen!**
2. Draws on our experience – **we are the experts!**
3. Helps you achieve the best possible outcome – **you win!**

"Invest in the best. Q&S"



Our Team & Legal Services

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Lawyers

Quinn & Scattini Lawyers' business lawyers are experienced assisting individuals with mortgages and guarantees.

We ensure our client's interests are protected, both in the short-term and long-term.

Get the answers you need in a language you understand from experienced business lawyers.

Duncan Murdoch is a Director and leads Quinn & Scattini's Conveyancing, Property & Business Teams.

Duncan's passion is to assist clients achieve their goals within the required deadlines calling upon his experience and lateral thinking when issues arise that need to be overcome to achieve the desired result.

Alexandra Gaggin is a Lawyer and adopts a friendly, professional approach, Alex builds a strong rapport with each of her clients and ensures there is no confusion from the first phone call through to finalising the case.

Vicky Vasudevan is a Lawyer and knows the importance of clear communication, whether it be in writing or over the phone, and always takes the time to answer any questions her clients may have.

Our Services

Our service involves reading through the documents and then advising you on their contents and the effect of the documents.

We can provide you with an independent solicitor's certificate which is often a requirement of the bank.

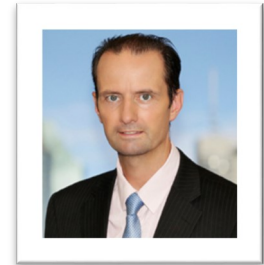
You will need to make an appointment to see us.

This cannot be dealt with by telephone or email and we must meet in person.

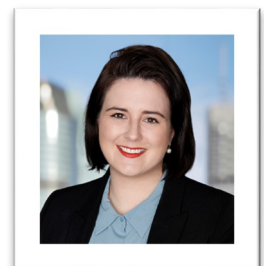
You will need to provide identification and will need to allow 1 – 2 hours.

There is a fee for this service and this will be discussed with you at the time of making an appointment.

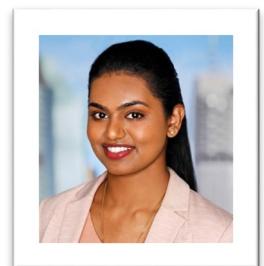
Regardless of the mortgage, reverse mortgage or guarantee advice required we have the expertise and experience required to provide clients with quality legal advice that protects their interests, both in the short-term and long-term .



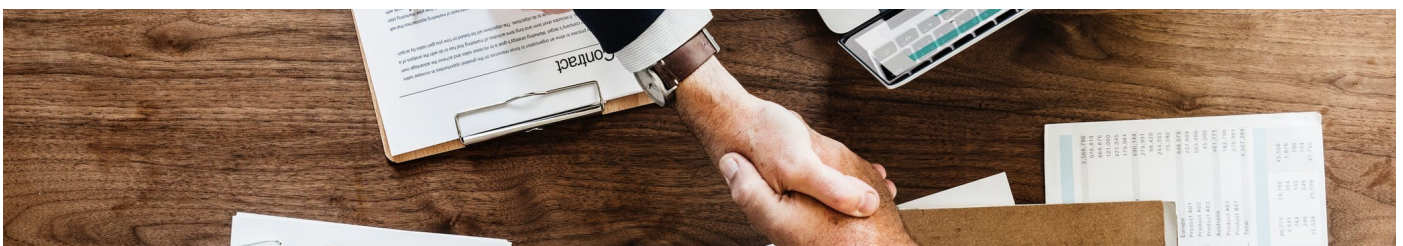
Duncan Murdoch
Director



Alexandra Gaggin
Lawyer



Vicky Vasudevan
Lawyer



What Our Clients Had To Say

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"Very thorough and efficient. Quinn & Scattini guided us through the process and explained things well. CK"

"A confident, patient solicitor. AK"

"Professional, courteous and with very good knowledge and understanding of the processes involved. PC"

"Very prompt and efficient. RO"

"Thank you for your wonderful support of my mother during this time. She has spoken very highly of your efforts and I am very appreciative of how you have made what can seem a daunting task much more manageable. Thanks for everything. BP"

"Easy to understand and friendly approach. MN"

"Thank you for all your help. You have made this process so easy and painless. I really appreciate everything you have done. I will heartily recommend Quinn & Scattini to anyone looking to solve property-related issues. CM"

"Very personable and friendly and had a very collaborative approach to dealing with the matters we were addressing. PC"

"WOW!!!! That's really fantastic. You have really looked after us. Thank you so much, we really appreciate it. NR"

"I found Quinn & Scattini to be professional, efficient and easy to communicate with. JT"

"Kept us well informed and was easy to deal with. RM"

"Provided great service. As someone also working in professional services (accounting), I was pleased with the level of service that I received as a relatively small client. CP"

"Quinn & Scattini took the time to explain things in detail which was really appreciated. SH"

"Always available to help me, whether it was a large or small matter. DC"





1800 999 LAW

(1800 999 529)

qslaw.com.au

mail@qslaw.com.au

Brisbane

Level 2,
102 Adelaide Street
Brisbane
Tel (07) 3222 8222
Fax (07) 3221 5350

Gold Coast

2406 Gold Coast Highway
Mermaid Beach
Tel (07) 5554 6700
Fax (07) 5554 6900

Cleveland

141 Shore Street West
Cleveland
Tel (07) 3821 2766
Fax (07) 3821 2083

Beenleigh

99 George Street
Beenleigh
Tel (07) 3807 7688
Fax (07) 3807 7514

Jimboomba

Shop 1, 689 Cusack Lane
Jimboomba
Tel (07) 5540 3940
Fax (07) 5540 3233

*Individual liability limited by a scheme approved under professional standards legislation.
This is general advice only.
You should seek specific advice for your particular circumstances.*