

Leading the way in the provision of mortgage services Australia-wide.

GILSHENAN & LUTON  
**LEADPOINT**  
MORTGAGE SERVICES

## LeadPoint

### Loan Contract Services

LeadPoint Mortgage Services, an incorporated legal practice providing national mortgage services to Bank and non-bank Lenders can also provide you with a single Loan Contract Schedule and Terms and Conditions Booklet incorporating all of your regulated and unregulated loan products, including split loan accounts, into one easy to use template, thereby replacing multiple templates, schedules, terms and conditions booklets, brochures and annexures currently required for each of your loan products.

#### Advantages

Production, management and development of your Loan Contracts is revolutionised by incorporating everything into a single dynamic and automated word template, generated out of your loan processing platform or produced independently. Features include:

- Multiple loan products, incorporating product features and conditions
- Split loan accounts
- Consumer Credit Law and Mutual Banking Code of Practice compliant
- All fees and charges, securities, commissions, default interest rates, loan purpose and disbursement, and special conditions; eg. construction provisions, bridging loans etc.

#### Management and Cost Savings

Loan products and fees and charges are easily altered and new loan products readily accommodated using our dynamic and scaleable template. Loan contract production, administration and ongoing management costs are greatly reduced. Quality control, efficiency and presentation is also greatly enhanced because the single template removes the need for multiple templates, including ancillary brochures and annexures, resulting in a document

that is highly presentable, easy to read and understand, and provides complete disclosure about the loan product, its features, fees and charges.

We can **demonstrate** to you how easy it is for you to produce your loan contracts accurately and efficiently in-house, or to outsource their production and management as part of the mortgage services we provide to you.

Similar templates are also available for loan account increases, variations and guarantees. Legislative and administrative changes are easily accommodated, including changes required by the National Consumer Credit Protection Legislation.

We can demonstrate **'live'** the award winning technology that supports and delivers our products and services at our office or yours.

For more information visit our website at [www.myleadpoint.com](http://www.myleadpoint.com) or contact David Maher, Legal Practitioner Director on

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*"Gateway Credit Union recently adopted LeadPoint's single Loan Contract template for our entire mortgage loan product suite. We have also outsourced preparation of our Mortgage Loan Contracts to LeadPoint.*

*As a result we have achieved ongoing savings and efficiencies in our lending department and created a very professional and streamlined service to our Members".*

**Gary English, Head of Sales & Operations  
Gateway Credit Union**

*"Our Loan Contracts are now efficiently managed and produced from our lending platform using the single template provided by LeadPoint Mortgage Services. It has replaced what was previously a very cumbersome, time consuming and costly process. Loan product changes and new products are easily accommodated and managed using the single template".*

**Jim Ticehurst, Manager Loans Maintenance  
Police & Nurses Credit Society**

The Leading Edge.

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