



# Steve Davies

MORTGAGE ADVISER

*Registered Financial Adviser, PAA Member*

## MORTGAGE ADVICE: IT'S ABOUT YOU

### HOW I CAN HELP YOU

Having a professional on your side when it comes to negotiating and meeting with banks, securing loan approvals and handling the paperwork, can deliver significant advantages. As well as saving you time, I'll handle your documentation swiftly, negotiate for you and can guide you through the process.

Utilising my expertise and access to the world of lending, we will sit down and construct your debt management plan to fit your personal situation. I can help with all manner of mortgages and loans, and have access to a wide range of banks and lenders.

Working with Cole Murray, a firm owned and operated by real people, we share the same values of respect and putting client's needs first. Cole Murray also offers a range of other financial services that we can discuss to assist you along your financial life journey.

### THE BENEFIT OF EXPERIENCE

I have been mortgage broking since 2005 with clients located throughout New Zealand and overseas. Hawke's Bay is home but I can travel to you. I enjoy finding solutions for a wide range of scenarios, from first home buyers who think they don't have enough deposit, through to debt consolidation and specialist lending. Overseas-based and returning kiwis are a specialty.

Debt consolidation, refinancing, mortgage rescue packages, non-conforming loans, as well as KiwiSaver and HomeStart grant applications – no matter the scenario I will advise you with assurance.

### GET A MORTGAGE THAT WORKS FOR YOU

In my line of work I help people at a very exciting and stressful time in their lives. Seeing younger people get into their first home (and avoiding the common pitfalls), seeing people's eyes light up when they realise they can buy *that* home or we have solved *that* problem; this is my aim. I get a lot of personal satisfaction in helping my clients succeed. I also enjoy those challenging ones that break the mould!

In reviewing your personal situation together we will structure a mortgage to suit you.

## Let's talk today.

**m.** 0800 327 956      **ddi.** 06 211 2884  
**e.** [steve.davies@colemurray.co.nz](mailto:steve.davies@colemurray.co.nz)

