

"This service enabled us to finance a large investment property when others failed! Communication was clear, patient and easy. ProSolution Private Clients gave us an excellent outcome."

***M Loughnan - General Practitioner (May 2008)***

"The staff at ProSolution Private Clients were always accessible and happy to go over things several times if we needed them to. The attention to detail and to our personal preferences was brilliant."

***Jodie Thomas - Research Manager (May 2008)***

"Stuart and the team were ever prompt and responsive, yet never pushy (despite my slow progress towards home ownership - indeed, I'd first contacted Stuart more than two years prior to finally buying). Throughout this time he was informative and responsive to my changing circumstances. When it came time to actually getting the loan the service offered by ProSolution Private Clients was equally impressive. In fact, Becky even gave me a call on the weekend to let me know that my home loan was approved when I was unavailable the night before. It was a very nice personal touch. The loan Stuart and Becky recommended and arranged also met all of my needs."

***Michael Anderson - Accountant (May 2008)***

"ProSolution Private Clients have, for the third time, saved me time, money and my sanity in researching, sourcing and applying for financing arrangements that more than meet my requirements and expectations. I would recommend their staff and service to any professional person seeking realistic, honest solutions to their financing needs. "

***Lorrae Collins - Chartered Accountant (May 2008)***

"ProSolution provides a very professional service to their clients; they are with you from the start when you're choosing a lender, throughout the life of your loan. They provide an excellent service, with constant communication throughout the whole process, and I would recommend them to any professional that needs a broker."

***Adrian Fong - Accountant (May 2008)***

"ProSolution provides a depth of knowledge regarding available mortgage products and loan structures and a professional approach throughout the loan application process. Ongoing client follow-up service ensures you are not forgotten once your loan has been approved."

***David Court - Army Officer (May 2008)***

"Dear Stuart, Becky and Kristy, thank you very much for your fantastic assistance with securing the loan for settlement of another property. Your professional and reliable service is much appreciated and I will confidently recommend your service to colleagues and friends."

***Dr T Doan - Dentist (May 2008)***

"Prosolution Private Clients provided exceptional service that is second to none! Stuart and his team were very knowledgeable about the mortgage industry and I could trust their advice. They were always very efficient and responsive to all my concerns. In addition, they were very proactive - I was continually updated about the progress of my loan application and was never left wondering what was happening. The process of obtaining a loan was virtually hassle free!! I would highly recommend Prosolution Private Clients to all prospective borrowers. My expectations were exceeded, so I'm sure yours will be too!! Stuart, I wish you and your team continued success with your business. Your friendly and professional approach is commendable. Keep up the fantastic work!"

***Ozlem Hassan - Market Analyst (May 2008)***

"I have been using ProSolution Private Clients for over 4 years. During that time, Stuart Wemyss has provided advice on our loan structure, assisted in organising finance for the purchase of two investment properties, helped to refinance our home loan and line of credit facilities, answered a myriad of questions, and obtained a 0.90% discount on our home and investment loans through one of the four major lenders. The quality of service, and prompt and professional advice provided is second to none. I have recommended Stuart and his team to my family, friends and work colleagues and have no hesitation in recommending ProSolution to anyone else. You won't be disappointed."

***Peter Robbins - HR Manager (April 2008)***

"Stuart provides an exceptional level of service - professional, courteous, fast and second to none. He has always been available whenever I have had any questions and has always been easy to deal with. He will only give you genuinely good advice and has also given me a good deal. I feel comfortable that Stuart knows his business well, offers good advice in terms of loan structuring and provides a very efficient service. I would recommend him without reservation! "

***HD - Investor - Melbourne (Mar 2008)***

"Stuart and Kristy took all the pain out of obtaining a loan, from doing the research, to filling in applications, to liaising with the banks. They were both extremely professional and knowledgeable, and pleasant to deal with. Any queries we had (and there were many!) were dealt with extremely quickly and completely - we felt like their most important client ever!! I would not hesitate to use ProSolution again, and would happily refer them to anyone. "

***Gwyn Beaumont - Analyst (Feb 2008)***

"ProSolution is a mortgage broker tailored for busy professionals. They provided me with an initial analysis and endeavoured to find the best lender based on my requirements. They are a full service mortgage broker who not only find you a suitable lender, but work diligently in securing the right loan. I found them to be exceptionally good and provide quick communication - responding almost immediately via e-mail to all concerns. When the first lender didn't react positively, an application for a second was initiated without hesitation. The analysis report was a great introduction/overview of what I could expect and the differences between lenders. The update provided during the Christmas holiday wasn't expected but greatly appreciated!"

***Tommy - Analyst (Feb 2008)***

"It was a pleasure having such competent and professional people dealing with our matters. The e-mail responses were always prompt, clear and never lacking in kindness. ProSolution is a truly smooth running engine! "

***Dr Juan & Desire Pretorius - Dentist - WA (Jan 2008)***

"ProSolution was a tremendous help. When the lender fell behind schedule in its paperwork, Stuart and his team were right there to push things along and guide me through. It would have been stressful and very time consuming to have had to navigate through those difficulties alone."

***Dr David Studdert – Professor (Jan 2008)***

"A simple, painless experience delivered by industry experts. I was constantly updated with progress on my application, no question was ever too stupid and there was always someone available to take my call or respond to my email."

***Mr Matt Newman – Manager (Nov 2007)***

"I would happily recommend ProSolution Private Clients to others looking for a highly professional and efficient service. As a junior doctor buying my first property, I thought that the service that I would receive may be less than those who were seeking greater loan values. However, all of my dealings with ProSolution Private Clients were faultless and I was treated with the upmost professionalism. I plan to use them again for any future purchases and dealings. "

***Dr R Taylor - Resident Medical Officer (Nov 2007)***

"Where others could not help, Stuart and his team from ProSolution Private Clients came to the rescue. The whole experience from start to finish was extremely professional. I found Stuart to give the most honest and knowledgeable advice, which is why we chose to use him and now will always use ProSolution Private Clients for our future finance needs. I cannot praise enough the level of professionalism and service provided by ProSolution Private Clients."

***Mr Cale Sammons - General Manager (Oct 2007)***

"ProSolution Private Client takes the hard work out of finding the best options available for you banking needs. All communications with Stuart and his staff were answered very promptly and professionally keeping you informed at all times. ProSolution Private Clients made refinancing and changing banks as painless as possible and allowed us to continue working giving the whole process very little of our time and energy."

***T. Greenwood - (employer withheld) – (Oct 2007)***

"Stuart and his team were responsive to my needs, demonstrated initiative and professionalism throughout. They certainly took the hassle out of the process and their ongoing communication never left me thinking "I wonder what's happening with the finance". I would certainly recommend them to any prospective borrower."

***Gavin Morton – Principal - PKF Chartered Accountants (Aug 2007)***

"I would highly recommend approaching ProSolution Private Clients as I found their service professional, efficient, and personalised. They also seemed to have an in-depth knowledge of what suited me as a client. They recommended the loan which now in retrospect suits me perfectly. Their ability to negotiate with different lenders is a distinct advantage. This leads to more flexibility as far as the client is concerned and not the rigidity associated with some of the big banks."

***Dr Denzil Daniels – Doctor – Queensland (July 2007)***

"Buying our first home was one of the most exciting times in our lives. We were fortunate to have ProSolution Private Clients, arrange and manage our finances before, during and after the process. From the start and until settlement, we dealt only with Stuart Wemyss, the Director of ProSolution Private Clients. Stuart is extremely professional, answered all our queries promptly and provided us with the advice to cater to our needs. As we are both professionals working full time, finding the time to research all the different loan packages was not practicable. It was fabulous to have Stuart deal directly with the banks on our behalf to find the lender and loan package suitable for us. In this competitive market, ProSolution Private Clients was able to negotiate for us, a 0.9% discount off the standard variable rate from one of the four major lenders. The services of ProSolution Private Clients are highly recommended to those who want good service and advice, especially to busy people who lack the time to do the research themselves. We have no hesitation in recommending ProSolution Private Clients to our colleagues."

***Mark & Mai – Doctor – Sydney (July 2007)***

"We were in a difficult situation having been let down by our own bank. Stuart took on the case and came up with a better deal within a few days and the process flowed smoothly from there. I would definitely recommend ProSolution Private Clients and use them in future. "

***Dr David Simpson – GP- Sydney (July 2007)***

"Stuart's genuine commitment to the loan process was evident from beginning to end. An extremely responsive and committed team made the entire process stress free. Stuart was able to provide us with the best advice to help us reach our goal and ensure that we structured our loan correctly the first time to enable us to increase our investment portfolio in the near future. ProSolution Private Clients is an outstanding example of a World Class Professional Service. We look forward to dealing with Stuart and his team soon. "

***Katherine Maniatakis – HR Advisor – Monash University (June 2007)***

"From the very first contact through to settlement I have been highly impressed by Stuart's prompt response to all my queries. I have always found him very friendly and clear in answering my questions. The reading material provided as part of the initial package was also very informative. ProSolution Private Clients have made the process of selecting the best mortgage for my investment property very smooth, and I would not hesitate to recommend their services to anyone. "

***Nic - Senior Consultant - Pharmaceutical Industry (June 2007)***

"Excellent service, very professional, and trustworthy. I am very satisfied at the level of commitment Stuart and his team have provided in ensuring our loan application was processed smoothly. I had every question responded quickly by Stuart, and I was given updates so I could keep track of where things at. Stuart patiently looked at my situation and was able to provide comprehensive explanation and give the best recommendation. Overall it was a very enjoyable experience dealing with Stuart and others at ProSolution Private Clients."

***Anthony Secahusada - Information Analyst – EDS (June 2007)***

"ProSolution Private Clients has done it once again. A major lender, 95% loan to value ratio (on an expensive property), a Hybrid Discretionary Trust structure and a competitive rate. I recommend ProSolution Private Clients to my investing Mastermind group and look forward to a long relationship with the team."

***Mr David McCracken – IT Specialist (June 2007)***

"ProSolution Private Clients were amazing to deal with. Their service was extremely professional, prompt and trustworthy. They ensured the whole loan process went smoothly and eliminated the stress involved with finance applications. I am more than happy to use their services again and would not hesitate recommending them to my friends and family."

***Ozhan H - Software Developer (May 2007)***

"I found Stuart helpful, professional, informative and ethical in the way he ran his business. I felt comfortable with the way he explained everything utilising flow charts and tables tailored to my particular circumstance. He instilled confidence to move ahead with my investment strategies and empowered me to make informed choices that have successfully facilitated my wealth building."

***Ms Susan Hansford – Relationship Manager – Medtronic (May 2007)***

"ProSolution Private Clients has made the whole loan application an easy time efficient process. The ideal product offered and the prompt response meant I could concentrate on other matters and it saved me a lot of time and money. Very professional service!"

***Dr Maria Choi – Dentist – Sydney (April 2007)***

"ProSolution Private Clients is the first mortgage broker that I have used to purchase property. They are really responsive and have taken the trouble out of me having to deal with the bank. I would not hesitate to recommend them to anyone and would certainly go through them again for my next purchase."

***Elizabeth Lee – Partner (Lawyer) – (April 2006)***

"I must say after a bumpy start with our selected bank fumbling the ball on my family trust structure requirements early on, Stuart had picked up the ball and had pushed the requirement through to satisfy my requirement 110%. His knowledge and follow up are second to none to ensure all details were taken care of. I would not hesitate to recommend him and his company to anyone who is looking for the right advice up front with follow-up service to the close."

***Mr Anthony Kotarac – Director – Sydney (April 2007)***

"The service provided exceeded my expectations and I would not hesitate to recommend ProSolution Private Clients in the future."

***Greg H - CPA Accountant (April 2007)***

"I would like to thank Stuart and the team at ProSolution Private Clients for helping us with our recent property purchase. The loan application process was very smooth and the benefits saved us a lot of time and money. It was great to work with a company that understands the nature of a being a self-employed professional businessperson."

***Dr Kurien Mamootil - Dentist – Melbourne (April 2007)***

"The more we used ProSolution Private Clients services the more we felt that they had our interests at heart. We wanted a professional mortgage broker that took on our longer term financial vision and we achieved this with ProSolution Private Clients. The added bonus was that Stuart has a great deal of knowledge on the industry and also applies a structured approach to his business and this pays off for his clients. Happy to be a direct point of contact, if a ProSolution Private Clients, client needs further information."

***Edmond & Jane C – Malvern (April 2007)***

"Prosolution Private Clients made securing finance for my first home an extremely simple process, addressed all my concerns, and prepared all the documentation in a timely professional manner."

***Mr Lucas Gatt - Facilities Manager - GE (Mar 2007)***

"Professional service and honesty is what best describes Stuart and Prosolution Private Clients. The loan process in a short settlement period can, at times, be stressful and the lender may not necessarily share the same concerns as you do. Stuart's professionalism and competency not only gained our respect and confidence, but more importantly, we knew that he was looking after our best interests throughout the whole process."

***Dr Chan - Dentists (Mar 2007)***

"I was very impressed with the service provided by ProSolution Private Clients. I know from the experience of my friends that things do not always go so smoothly if you don't have a professional mortgage broker who understands your needs. Stuart and Rebecca have made the whole process so easy that I look forward to using them again in the future. I would recommend them to anyone wanting to take the hassle out of dealing with the banks! "

***A Wade - Senior Contracts Advisor - BlueScope Steel Logistics (Mar 2007)***

"ProSolution Private Clients were highly recommended to me and I can attest that their invaluable service was flawless. Stuart and Rebecca often went beyond the call of duty and were ready to answer any queries at any time. I was extremely grateful for their professional and expert opinions, which made buying and selling a home so much more time efficient and much less stressful. I can only speak highly of their service and would not hesitate to recommend ProSolution Private Clients to anyone."

***Kristella Lighthart – Operations Manager - The Cancer Council Victoria (Feb 2007)***

"Using ProSolution Private Clients has been an absolute pleasure. I currently live in South Africa and wanted to purchase a property in Australia. Given the time zone and communication issues I thought that securing finance would be a major challenge. Stuart and his team were up to the challenge. We were able to perform all transactions and correspondence remotely and the process of securing the loan was seamless. I was pleasantly surprised at how easy and efficiently ProSolution Private Clients handled the whole process.

***Michael Badwi – IT Consultant – South Africa (Feb 2007)***

"I was very pleased with the level of service provided by Stuart and his team. Their turn around was quick, they were very professional and they took all of the hassle out of organising my new loan. I will use ProSolution Private Clients again, and would highly recommend them to any busy professional who does not have the time or inclination to run round all of the banks themselves! "

***Peter – Partner (Lawyer) – (Jan 2007)***

"We would like to thank Stuart and the ProSolution Private Clients team for their assistance in helping acquire our first home. After a long time searching for our home, we finally purchased a house with a short (30 day) settlement. Over the 30 days, Stuart and his team assisted us in selecting a mortgage which suited our needs and ensured the documentation and approval process occurred in time to meet our short deadline. As usual, Stuart was always very helpful and professional in his dealing with us, answering questions and turning documentation around in a very short timeframe. Thanks Stuart, Josie and the team!!"

***Chelsie Dickson – Associate Director – Deloitte Corporate Finance (Jan 2007)***

"Stuart Wemyss and ProSolution Private Clients have far exceeded my expectations in assisting me in restructuring and refinancing my loans. The personalised Lending Analysis Report made the comparison of appropriate loans very easy. I am most impressed by their fast and in-depth replies to my queries even during weekends. The paperwork I had to deal with was minimal, the ProSolution Private Clients team filled in all relevant forms as much as possible. I will definitely be using ProSolution Private Clients again and I strongly recommend them to anyone who is looking for the personally tailored best loan solution on the market. "

***Mr Tibor Simo - Program Manager – St George Bank (Jan 2007)***

"Being new to the Melbourne market, we sought a professional broking service that could guide us quickly through the process. The team at ProSolution Private Clients did exactly that and their automated systems and prompt service saw a pre-approval completed very quickly.

Our "modus operandi" is to seek out and form relationships with service providers and maintain those for the long term. The mortgage broking box is well and truly ticked after our first experience with ProSolution Private Clients. Thanks guys."

***Mr Don Williams – General Manager – 4G Networks (Dec 2006)***

"Having used ProSolution Private Clients to refinance in February 2003, I had absolutely no hesitation in using them again to arrange pre-approval for our next property purchase (2006). This was done promptly and with the minimum of fuss - they maintain great records of their client base and therefore minimise the amount of repetition in providing information. When we finally found the right property and were the successful bidders at auction the loan approval process was seamless. I cannot recommend Stuart and his team more highly - if you want a professional service - use a professional team. "

***Lorrae Collins - CFO - Seeing Machines Limited (Dec 2006)***

"I am more than happy to provide this brief testimonial for the purpose of recommending clients to the services of ProSolution Private Clients. In my dealings with Stuart Wemyss for about a year now, I have been extremely content with the level of service, knowledge and professionalism shown by Stuart and the team at ProSolution Private Clients. In what was a complex rebalance of home and investment property refinancing as well as new loans, Stuart was able to guide me every step of the way to maximise our borrowings with the "correct" structure in place for future growth and autonomy between mortgages to several banks. His level of expertise is bar none in the field of "professional" property financing and loan re-structuring."

***Dr John Parisot - Research Scientist - Walter and Eliza Hall Institute (Dec 2006)***

"While buying a house is an exciting yet stressful period, Stuart and team managed the finance process very well. It was professional, efficient, friendly in a "we look after the finance side while you select your house" approach. In addition to above, the time Stuart took to explain the process for a first new home buyer was brilliant. "

***Rudolf Schrover – Pricing Manager – Janssen-Cilag Pty Ltd (Nov 2006)***

"ProSolution Private Clients handled the search for and complete organisation of our first home loan. Being complete amateurs in the field of home loan shopping, we found Stuart and his team to be helpful, informative and extremely professional. Highly recommended."

***Kirsty Ebes and Duncan Finlay – Airline Pilots – Melbourne (Nov 2006)***

"I found Stuart of ProSolution Private Clients to be very competent and professional. When I contacted him I had tried several other lenders/banks and had many problems. To be honest, I didn't expect him to do any better but thought as he was involved in my professional association; I would give him a try. His knowledge and efforts on my behalf were admirable and far exceeded what I expected. He even got the loan through despite my complicated structure and requirements and problems with my accountant and business advisor. I would certainly recommend ProSolution Private Clients to anyone looking for a mortgage broker. He certainly puts the effort in and has the knowledge to get results."

***Dr Wally Zylberberg – Dentist – Melbourne (Nov 2006)***

"I had been to several mortgage brokers prior to ProSolution Private Clients, but Stuart was able to do what other brokers could not. That was to gain approval for a relatively large loan for a new graduate with minimal work experience. Communication via phone and email was quick, convenient and everything was hassle free. I would highly recommend ProSolution Private Clients to anyone in search of a mortgage broker."

***Dr Adrian Neoh – Dentist – Sydney (Oct 2006)***

"Using ProSolution Private Clients was an extremely smooth and easy process from start to finish. The detailed free assessment was very thorough and well set out. Your understanding of my needs was also very good and you were able to deliver on what you promised when other institutions I had been dealing with for years couldn't come close. Stuart was always available for phone and email queries and took care of all the details. I had to do very little. Using ProSolution Private Clients has saved me thousands of dollars per month. I would have no hesitation in recommending their service to anyone."

***Dr Jeff Agius- Dentist - Sydney (Oct 2006)***

"It was great to use ProSolution Private Clients for my home loan. Stuart was very nice, helpful and looked after the whole loan process from selecting a lender, though to settlement. I would not hesitate to recommend ProSolution Private Clients to anyone who may be buying a property."

***Dr N. Lee – Dentist – Sydney (Sept 2006)***

"There is no question that I would use ProSolution Private Clients for any future mortgage finance. Stuart quickly zeroed in on the type of loan that would suit our needs. And as far as I can tell he came up with a good loan package. His existing relationship with my bank and their loan officer made the approval process straightforward. Stuart was flexible in honouring our request to go back to the bank and "lock in" the loan after it had been approved at a variable interest rate. He also helped waive a bank charge. He displayed integrity by offering to share some extra, unanticipated costs associated with the bank valuation process. I can report there were no hiccups or unexpected issues to resolve throughout the process of working with Stuart to obtain the loan. Great job!"

***Professor Michael Bernard – Melbourne University (Oct 2006)***

"I found ProSolution Private Clients very easy to deal with. Answers to questions were always returned promptly and nothing was too much trouble. I would recommend this service to anyone who is looking for a mortgage."

***Mr Anton Grodeck – Senior Manager – Australia Post (Sept 2006)***

"ProSolution Private Clients provided a high-quality, end-to-end service to us, from quotation right through to settlement. We were first time buyers with little understanding of the process, so we relied heavily on ProSolution Private Clients for excellent information whenever we needed it. I'd recommend them highly."

***Mr Glenn Elliott – IT Consultant – Sydney (Sept 2006)***

"The services provided by ProSolution Private Clients had been excellent. Stuart Wemyss has help me save not only time and money but also avoid the stress that goes with obtaining a loan. He is not only very knowledgeable in the field when giving advice, but is also very prompt in responding to the many queries and concerns that I had when trying to get a loan. He is someone I would strongly recommend to friends who are looking for a finance broker."

***Ms Kay Say – Divisional Accountant – Pacific National (Sept 2006)***

"I was delighted with the personal service and expertise shown by ProSolution Private Clients. Every detail was handled promptly and professionally. Purchasing our home was simple and stress free."

***Dr J A Painting - Dentist – SA (Sept 2006)***

"I would like to thank ProSolution Private Clients and Stuart for their great service. Being a first home buyer, I didn't know much about mortgage and finance. With Stuart it was very easy and stress free. I am convinced that I got a good package. I appreciate Stuart for being so prompt in communicating, and was very professional. He knew better than what the banks did. I will be happy to recommend ProSolution Private Clients to my friends. Thanks again."

***Dr Arun Rajaram - Dentist - ACT (Aug 2006)***

"ProSolution Private Clients offer a very good service with great packages and great rates. Although they are based in Melbourne, service is handled very quickly and efficiently. Communications were done over the phone and by emails without any trouble. I would not hesitate to recommend ProSolution Private Clients to my friends or colleagues."

***Dr Michael Tu - Dentist - Sydney (Aug 2006)***

"Stuart was very professional in his dealings with us despite never meeting him. All conversations were over the phone and assisted by regular emails. He answered all our questions and enabled me to secure the best loan for my specific situation as a newly graduated Dentist. Thanks again!"

***Dr Andrew Firgaira - Dentist - Queensland (Aug 2006)***

"ProSolution Private Clients deliver a very good service with great packages and great rates. This alone means they are worth looking into. Customer service is handled efficiently and quickly and made the process easier and trusting. I have already recommended a friend to them and will contact them again for my next home loan."

***Ms Dianne Van Dort - Manager - Transurban Ltd (July 2006)***

"We were looking for a broker that would sift through all the loans for us and find one that would suit our needs. We had read many of Stuart's articles in Australian Property Investor magazine and he was highly regarded on PropertyInvesting.com. We made the decision to contact ProSolution Private Clients and it was one of the best decisions we have ever made. The service provided was exceptional, quick and professional. There was no question to big, small or difficult and we had answers to our queries within minutes of sending an email or making a phone call. We were made to feel like special clients. We will certainly be dealing with Stuart and the team again and I would highly recommend them to anyone out there looking for a dedicated and professional mortgage broker."

***Mr Ian and Zoe Pyper - Paramedic (July 2006)***

"When we decided to buy a house and sell our apartment, my Personal Banker tried to put me off stating mortgage insurance, stamp duty etc, in other words they could not cut me a deal. Stuart managed to broker a loan and save us thousands of dollars, which no other bank could rival. Without Stuart we would not have been able to buy our house and have the time to sell our apartment. Thanks Heaps."

***Dr Lincoln Rothwell - Doctor – Sydney (July 2006)***

"I was recommended by my Accountant to try Stuart from ProSolution Private Clients for my home loan. In our farming operation we have never used brokers for borrowing, so this was a new idea for me. I found Stuart to be most communicative and easy to talk with. I appreciated his initial friendly prompt reply, and his efficient negotiations with my bank and myself. He was always most supportive, particularly when the bank was slow to prepare documents and I felt confident with Stuart, who saved me time and worry. Living in regional Victoria, all negotiations were easily done by phone and email. I would use Stuart for my next loan and happily recommend him to others."

***Mrs. Janie Williamson - Marketing – Partner in 'Caskieben' Shorthorns, Carisbrook. Vic (June 06)***

"Working with ProSolution Private Clients made our home purchasing process much easier. I had the confidence that we were selecting the loan product which best suited our needs and had all my questions efficiently and patiently answered. Stuart also saved us a money in negotiating the terms of our loan (particularly with a Lenders Mortgage Insurance waiver), and facilitated a rate lock at the time fixed rates were on the rise. We would not have had such a good result if we had been dealing with the bank directly. I would definitely draw on ProSolution Private Clients experience in the future if I was refinancing or purchasing another property and would have no hesitation in recommending their service."

***Ms Josie Rothwell - Human Resources Professional – Sydney (June 2006)***

"This should be your first and only point of contact in arranging a truly easy, straightforward new mortgage with, without doubt, the best service and deal available with very little effort or input required on the customer's behalf. Everything is done for you. Stuart is very knowledgeable and gives excellent advice where required – his experience really shows. Sit back and relax whilst Stuart takes all the pressure and effort out of the negotiations with the Lenders and attends to all the detail and paperwork on your behalf. All in all, a very pleasant experience overall."

***Mr Peter Cooper – Retired – Sydney (May 2006)***

"I cannot recommend Stuart and ProSolution Private Clients highly enough. We had a complicated mortgage scenario involving a number of contributors across different countries – what could have been a nightmare was made uncomplicated with the professional and personal attention given to us by Stuart. Stuart's prompt service made me feel like we were his only clients – I have never known anyone in the service industry to respond so quickly and concisely to emails! Extremely impressive."

***Mrs Laurel Zaicek - Project Manager [Dubai] (May 2006)***

"When I first looked at the 'mortgage marketplace', there was a plethora of mortgage products, services and institutions which one could go with. It was confusing since there were many more factors to consider than I initially thought. After talking to quite a number of brokers and institutions, I chose Stuart to manage the intricacies of finding the right mortgage products and institutions for me. Stuart has a vast knowledge of the mortgage industry and I felt he was unbiased in his selection of the appropriate mortgage products and institutions for me. He has saved me thousands of dollars in interest payments after rearranging my mortgages and negotiating better interest rates. His attention to detail is incredible and understood all related matters and took these into account with regards to what my future plans or loan requirements were before making his recommendations. His follow up is incredible and any questions were answered almost immediately. It was as if he was always at work, whether it be evenings or weekends! I would more than happy to recommend Stuart / ProSolution Private Clients to anyone interested in an efficient, value add mortgage service."

***Dr Michael Tam - Principal Dentist - Greenwood Dental Group (May 2006)***

"Being an Australian living and working in the UK, Stuart handled my refinance in a timely and professional manner. I am under no illusion that I could not have achieved this on my own. In addition, by using ProSolution Private Clients I was able to achieve a lower interest rate than my previous bank was prepared to offer me as a private client. I would describe the staff at ProSolution Private Clients as professionally persistent who deal with the non-standard refinancing as easily as a standard one."

***Mr Brendan Hilder - Business Analyst - BAA [UK] (May 2006)***

"ProSolution Private Clients and Stuart really do set the Benchmark for Broking Services in Australia. From the initial call through to settling on the property my application was handled in a manner in which many organisations aspire - however fail to achieve. The degree of service received, in addition to the level of insight provided on the part of Stuart is something I have rarely (if ever) experienced. Although never having met Stuart, I can confidently state that I will be utilising the services of ProSolution Private Clients again in the future - and would recommend ProSolution Private Clients to anyone who wants to be put first."

***Mr Bryan Addison - Senior Account Executive - St. George, Corporate Banking (May 2006)***

"I found Stuart very approachable, and able to listen to my ideas and concerns on refinancing structures and forward planning. Stuart was able to adapt his knowledge to create an acceptable solution for my purpose. Another pleasing factor to note is I have been living abroad for several years and distance is normally an issue, but I found it refreshing that I only required dealing with Stuart once face-to-face."

***Mr Daniel Magill – IT Contractor [London] (May 2006)***

"I have used ProSolution Private Clients to arrange an investment loan. I found Stuart's service to be extremely helpful and professional. I believe I got independent advice and the process of setting up the loan was made quick and easy. I am happy to recommend ProSolution Private Clients. (Name and contact available by application)"

***(Name withheld) - Senior Manager - IBM (April 2006)***

"Coming from the UK, the Australian mortgage market was a bit of a mystery to me. However, Stuart was extremely patient and answered all of my mundane questions as well as listened to my needs, suggesting innovative alternatives to the standard mortgage package. A very professional service – I would definitely recommend him to friends and family."

***Ms Rachel Lee – Planning & Strategy Manager - OneSteel (Mar 2006)***

"ProSolution Private Clients are switched-on, knowledgeable and trustworthy. They provided personalised service in a professional and efficient manner and addressed our needs. "

***Ms Kim Tunbridge - CEO - Jungle Management [Law Firm] (Mar 2006)***

"When we approached Stuart from ProSolution Private Clients we already had 3 investment properties but couldn't get and banks or brokers interested enough to give us the service we were looking for. We were impressed with ProSolution Private Clients professional service and are very happy with the loan packages they have secured for us. Three loans later we are very happy and don't hesitate to recommend ProSolution Private Clients to our friends and colleagues who are looking for finance. Thanks!"

***Mr Simon Burns - BDM - Halley & Mellowes (Mar 2006)***

"We are very impressed with the service provided by Stuart at ProSolution Private Clients. He was extremely helpful and efficient. He was very approachable and he put our minds at ease as it can be a daunting experience for anyone. We will definitely refer any of our friends or family to Stuart!! Thanks!"

***Mr Boon & Janet Kweh - Pharmacists (Mar 2006)***

"We approached Stuart Wemyss and ProSolution Private Clients because we were impressed with his insights into the property lending scene and his very practical and constructive newsletter articles on buying a property. During all stages of our loan application Stuart was prompt in his responses, quickly ironing out any issues with the lender and generally guiding the process through to an excellent outcome for us. He was able to access the best interest rate and loan package that met all our needs. In a word – 'painless"! Well done, Stuart."

***Mr Ron & Sharron Bunton – Managing Director – Barber & Bunton (Mar 2006)***

"Being based in the UK we really needed someone who we could trust and depend on to handle our affairs in the Australian mortgage market. We also needed a company that had experience in dealing with overseas clients and the associated issues which come with that.

We chose ProSolution Private Clients because of the professional manner in which they responded to our initial enquiry. They provided a comprehensive proposal within a day. Not only did it outline mortgage quotes, but sound advice on issue we should be aware of (that applied to people living outside the country). None of the other contenders came close and without the additional advice, we would have selected a mortgage product that would have had serious financial implications in future. "

***Mr Mark Armstrong – Overseas investor (Feb 2006)***

"I found ProSolution Private Clients via the internet. All correspondence was answered in quickly and efficiently by Stuart even over the Christmas period. I managed to change my loan over while being out of the country most of the time of changeover. The package ProSolution Private Clients negotiated for me was also much better than my previous one."

***Mr Bill Shires – Senior Manager – Financial Network Service (Feb 2006)***

"Stuart truly is a professional. The service he provided far exceeded my expectations and I look forward to working with him again. I highly recommend ProSolution Private Clients."

***Dr David Willis – Dentist – Queensland (Feb 2006)***

"I had read many, many books on property investing which told how many average income earners had achieved incredible wealth through property investing. I too could see the benefits and wished to "get in on the act". I had a good deal of equity in my house, no outstanding "bad debt"; cash in the bank and a fairly good wage – certainly more than those people in the books! So it was not unreasonable to think I would have no hassle starting on the property investment road. My first investment was fairly easy and I got that through a very well known brokering franchise. However when it came time to get a second property that's when it all became too hard for the well know franchise – couldn't be done, 1 is your limit!!!! Of course I could of accepted that and remained one of the many people who have 1 investment property, but I was determined to get into the smaller group of individuals who have 2 or more, and quite frankly I couldn't understand how I could be knocked back, yet people with far less resources than me had 5, 10 or more properties – something just didn't add up! That's when I read an article in API magazine by Stuart and thought "I'll give this bloke a go, he seems to be more switched on to investors" Well one thing led to another and I'm happy to say, Stuart got me my second investment property AND by structuring it the RIGHT way I also have the Deed's to the property! Just goes to show you NEVER take NO for an answer AND engage people with the right knowledge for your strategy."

***Tara - Wealth Builder - (Jan 2006)***

"In short, Stuart provided us with outstanding service. He was readily accessible at all times, provided prompt, practical advice and recommended a loan based on what was best for us, rather than what would pay the highest commission. We will use ProSolution Private Clients again and have happily recommended them to our friends."

***Mr Liam Collins – Tax Director – [Employer withheld] (Jan 2006)***

"ProSolution provided the best level of service I have received from any organisation, anywhere. Initially I dealt with several mortgage brokers in parallel and ProSolution was easily the best in all areas. The report was both comprehensive and accurate. My numerous questions were answered in full and quickly. I usually don't recommend people or organisations to others, but have to make an exception in this case."

***Mr Stewart Sheffield – Engineer – GM Holden (Dec 2005)***

"I am so happy with the service I received from ProSolution Private Clients. In a time where we all work long hours, the ability to deal efficiently with professionals who understood my time restrictions was appreciated. I was happy with the advice I received and found the whole experience to be simple. I just wish moving house was as easy."

***Ms Joanne Clark – Manager – KPMG (Dec 2005)***

"Stuart is at all times professional and acts quickly to answer any questions or concerns. I would recommend him to my colleagues and friends."

***Andrew & Jennifer - Engineer & Doctor (Dec 2005)***

"I would have no hesitation in recommending ProSolution as mortgage brokers for any professional situation. They were very comprehensive in their background research and appeared to cover all options. They were very willing to discuss any question that you had and were easy accessible. 2 months on I feel that I have made very good decisions with regards to my financial commitments and can already see the benefits."

***Dr Helen McNaughton – Dentist – NSW (Dec 2005)***

"As a busy professional, I found the ease of contact, either by phone or e-mail, very convenient. Stuart was extremely prompt in responding to my questions and immediately understood what I was asking. I would certainly have no hesitation in recommending ProSolution and will be using them in future."

***Andrew – Finance Director (employer and surname withheld) Dec 2005***

"I would just like to say how impressed we were with your service and speed of contact etc. The whole thing was simple and easy to deal with. With the electronic email back and forth it took no time at all. I would have no reservations in recommending ProSolution to any busy professional person who wants all of the hard work taken away and done by others."

***Mr Gary Rees - General Manager - Advanced Air Systems (Nov 2005)***

"As first-home buyers, I don't think we could have found a better broker than ProSolution. Not only did they find us the best value home loan for our admittedly unique situation, but Stuart Wemyss assisted us with a wealth of information that I don't know how we would have found otherwise."

***Ms Melissa Dwyer - Senior Accountant (Nov 2005)***

"I was really pleased with the service provided by ProSolution. It streamlined the whole process of securing finance for my first home and saved me a lot of time and hassle. I particularly appreciated the prompt, friendly reply to my initial enquiry and the comprehensive advice offered. Living in a regional NSW, it was great to do all the negotiations by email or over the phone. I don't think I could have obtained the same advice locally. I would certainly recommend ProSolution to my colleagues."

***Dr Hugh MacLeod – General Practitioner - Sydney (Nov 2005)***

"To date, I have been successful getting finance on my own but appeared to have reached the limit with my bank. I was told by some of its employees that I could borrow zero or next to nothing. Thanks to Stuart, I now have finance and can go opportunity hunting with confidence. If only the bank's loan processing was as prompt, efficient and proactive..."

***Kathy - Corporate Affairs Adviser & Property Investor (Nov 2005)***

"I had not previously dealt with a broker for finance matters. However, I was pleasantly surprised by the professional, knowledgeable and committed service provided by Stuart Wemyss. He was genuinely accessible and communicative at all times, even though all dealings were by e-mail and phone. I was kept informed of all matters on a regular and timely basis. I would not hesitate in recommending Stuart to friends and colleagues. "

***Nick Sekulovski – Personal Adviser - Sydney (Sept 2005)***

"I cannot recommend ProSolution, & Stuart in particular, highly enough. I was looking to buy a house and wanted to know the best loan options available to me. Stuart was my saviour. He provided unbiased, transparent, easy to understand information in a highly responsive manner, often getting back to me within 10 minutes. Being in a service industry myself I recognise exceptional service and believe that Stuart and his team are as good as I've experienced. If you qualify for ProSolution's service, use it."

***Mr Chris Ashman - National Sales Manager - Commander (Sept 2005)***

"I found Stuart at ProSolution to be knowledgeable and the service to be timely. Stuart was willing to explain his recommendations thoroughly and provided sound advice. I found the products he recommended to be amongst the best in the market in the category of loan we were seeking, and the positives and negatives of a particular Loan and Lender were also well explained. I wouldn't hesitate to recommend ProSolution."

***Mr Mark Frearson - Police Officer (Aug 2005)***

"ProSolution handled my recent refinance with a great deal of professionalism. Stuart was easy to deal with, professional, friendly and offered outstanding service. I will be using the services of ProSolution again and would highly recommend them."

***Dawn Alston – Corporate Counsel – SingTel Optus (Aug 2005)***

"I found ProSolution to be a very professional, well organised and client focused company. The lending report was very comprehensive and the questions I had on the report were answered with great consideration and through to my circumstances. Stuart was very supportive through to settlement and my wife and I really appreciated the individual attention that he provided. He was very willing to follow up on any issue that we had. I recommend ProSolution and will definitely be a return client."

***Mr Troy Scudds - Commercial Manager - Woodside Petroleum Ltd (Aug 2005)***

"I've used two mortgage brokers in the past and feel both of them simply offered me the deals that were best for them, combined with a screwy structure. I had an extremely positive experience with ProSolution. I was most impressed by Stuart's business ethics, professionalism and knowledge (of structuring and trusts in particular). I received a fantastic interest rate discount – a deal much better than if I went through the hassle of negotiating it myself (and why not, as a group we present good risk to the lenders). I'll be saving a few thousand dollars in my first year alone. Stuart has well earned his place on my investing A-team. "

***David McCracken – Software Architect – Alinta (Aug 2005)***

"We contacted ProSolution as we wanted to work with a provider who had experience and could make the process of changing mortgages as painless as possible. We were not disappointed. We were impressed by the level of service offered, which was always responsive, and the quality of advice which was objective and professional. We would have no hesitation in recommending ProSolution to colleagues or friends."

***Mr Chris Galway - Senior Manager - Ernst & Young (July 2005)***

"ProSolution are extremely professional and helpful. To be able to narrow down and identify the 'best' product out there is virtually impossible if you have limited time and knowledge. This is where ProSolution really helps. I also found the level of communication was very good, as Stuart was always great at staying in touch and updating me as to how the process was progressing."

***Ms Janet Coombs - Senior Consultant (July 2005)***

"As we live in Sydney and your business is in Melbourne, I was a little hesitant at first even to contact you. However I am glad I did. Upon first contact you not only were willing to answer all my questions, some of which were about your own personal investments but you listened to what I was looking for and immediately answered in kind, no hesitation. It was obvious that you lived and breathed the world of property investment and you wanted to get the best deal for your clients. Read full testimonial - [click here.](#)"

***Mr Matthew Lattin - Senior Business Manager - SCI Australia (July 2005)***

"As a professional property investor and academic, it is essential that I develop a team of professionals capable of assisting with the achievement of my goals. Until recently I organised my loans through one of the large banks. However dealing with banks directly has proven to be an ongoing source of frustration . . . not to mention time wasting. ProSolution organised my most recent loan and I will certainly be using Stuart and the team (from ProSolution) for all my future lending needs. ProSolution is professional and responsive AND I have already recommended them to family members. "

***Garry Macdonald JP BBus CPA Grad Cert Mgt Grad Dip Ed MBA SIA (Aff)  
(July 2005)***

"Despite being interstate, conducting virtually all communication by email, and having never met Stuart, I've found him very easy to communicate with, knowledgeable and reliable; someone that gets the job done without requiring me to check. His email response times are quite outstanding compared with other businesses, even after hours. Hopefully, I'll be tapping his skills again in the near future."

***Dr Kevin Choong – Doctor – Sydney (July 2005)***

"I was very happy with the process and the outcome. It was all arranged via email & phone which meant I did not have to endure a 'hard-sell' by a mortgage broker that visits me at home. I was confident that I was given a more personalised service which meant that the mortgage I ended-up with fits better my overall financial objectives. This service is definitely not a 'one-size-fits-all' approach."

***Mr Ian Noble - Economist - Merck Sharp & Dohme (July 2005)***

"We found ourselves in a stalemate with our current lenders. Upon contacting ProSolution and meeting with Stuart Wemyss, all was sorted out with a minimum of fuss and our loans were quickly transferred to a new lender.

Throughout all our dealings, Stuart was totally professional, well informed and treated us as if we were his only clients and not simply a "number", keeping us fully informed along the way. Stuart and ProSolution provided a service second to none.

If I am ever asked for a broker recommendation – there will be only one answer – ProSolution"

***Mr Greg (& Debby) Reynolds - Financial Controller - Solesbury (July 2005)***

"I found Stuart to be the ultimate professional when it came to negotiating a loan for me. He was always available to answer my queries and was a wealth of knowledge on a number of issues. Most important for me was that he always placed my interests first and was upfront and honest with his dealings. ProSolution proved to be a professional and efficient outfit and delivered a great deal. I would definitely enlist their help again and would thoroughly recommend their services."

***Dr John Vakirtzis – Dentist – Sydney (June 2005)***

"Proved to be successful for us. Negotiating a deal that we could not have otherwise obtained. Responsive and quick to act. Would be happy to do business with ProSolution again."

***Mr Mark Neller – Senior Solutions Architect – Fujitsu Australia (June 2005)***

"ProSolution helped me with more than just a loan they helped me with advice about how to structure my lending and what products suited me best. ProSolution is about servicing people's needs not just about signing up loans. Great work Stuart and Josie; I will definitely do business with you again."

***Mr Warren Prince - Marketing Manager - Cardinal Heath (June 2005)***

"My experience with Stuart and ProSolution has been very positive and the service has been prompt, friendly, and professional with excellent results. Stuart was able to negotiate a very competitive interest rate, which my previous lender was unable to match. I look forward to a long and prosperous financial partnership with Stuart and I have no hesitation in recommending ProSolution to others. "

***Russell Fairlie - Company Director - Melbourne (June 2005)***

"I am UK resident and was looking for an Australian mortgage on an investment/holiday home. An internet search came up with a number of potential brokers and ProSolution appeared to offer the services that we needed. Their initial response was both fast and informative. With all consideration to the time difference and the distance involved this must be the easiest mortgage I've ever set up. Stuart Wemyss is a great guy to have working on your behalf. He got us the best possible deal (which I'm sure could not have been achieved without his help) and everything was handled very efficiently and quickly. He always kept us informed and made the whole process very simple and easy. Highly recommended."

***Mr Keith Trimble - Overseas Investor (June 2005)***

"My experience with ProSolution gave me confidence that my loan transaction would be done properly. I was provided with considered and useful evaluations of offerings in the market – assessed against my criteria. I was extremely satisfied with the prompt and professional manner with which the paperwork and co-ordination with the bank was handled. I would not hesitate to recommend ProSolution to colleagues and friends."

***Mr Hugo Loneragan - Account Director - Deloitte (June 2005)***

"I was very impressed with the service from start to finish. I was constantly informed with the progress of my application, and everything ran smoothly. I will not hesitate in recommending ProSolution to others. "

***Mr Alex Trump - Town Planner - City of Greater Bendigo (May 2005)***

"I approached Stuart Wemyss at ProSolution after having been let down by another lender just three weeks before settlement. Stuart provided a quick and professional solution in what, for me, was a very stressful situation. He discussed my situation with the lender that we felt was best suited to my needs and he communicated to them exactly what I needed. The result: an excellent mortgage package, the settlement date was met and I've got a nice, new house. As a lawyer, I am used to picking holes in what other people do (!) and have come to expect high standards of those who hold themselves out as "experts" in their chosen field. I can honestly say that ProSolution met and exceeded all my expectations – I would unequivocally recommend ProSolution to anyone looking for home finance."

***Mr Michael Sutton - Lawyer - Sydney (May 2005)***

"I would not hesitate to recommend ProSolution to anyone no matter whether their loan requirements are complex or simple. I felt our application was handled promptly and professionally and was impressed with the level of follow up to ensure our loan documents were prepared on time for settlement."

***Ms Rachael Rogers - General Manager - Yieldbroker (April 2005)***

"I had never used a mortgage broker before, but I needed an independent plan set out for my loans, which had become cross-collateralised, making it confusing and messy every time I applied for my next loan. Upon our phone conversation, a detailed plan was sent to me, and although I didn't act on it for 12 months, as soon as I was ready, it was easily put into action. A very professional outfit, saving me time and money. "

***Mr Murray Hiles – Senior Manager – Nth Goonyella Mines (April 2005)***

"Stuart consistently took time to explain the process and the options. He was always available and became a trusted adviser in buying process. I felt I got a great mortgage deal at the end of it as well."

***Ms Sam Brown - Risk & Compliance Manager - Skandia (Mar 2005)***

"ProSolution is a very professional company that have offered us very efficient and fast loan solution, we highly recommend ProSolution to anyone seeking lending advice."

***Ms Kim Tran - Business Analyst - NRMA Insurance (Mar 2005)***

"High quality service is normally associated with higher costs. However, not only did ProSolution offer outstanding service, they were able to find me a loan on terms better than what other mortgage brokers could find."

***Mr Jasraj Singh - Associate Director - Deloitte (Mar 2005)***

"Stuart Wemyss from ProSolution has worked tirelessly over the past few months in assisting my partner and I to secure a home loan, as well as negotiated excellent terms and rates on our behalf. I have no hesitation whatsoever in recommending him and his agency to anyone who would like to apply for a home loan, however complex their situation may be. He has proven that he has the competence and patience to do so in our case."

***Su-Gi Heng - Registered Psychologist (Feb 2005)***

"We had never lived in our own house and the opportunity had arrived to start thinking about buying something we could call home. There are 7 in our family (2 adults, 5 children) which limits the suitability factor as we began to look for a new home. It took 18 months to find the right place but even before we had to arrange finance, Stuart Wemyss at ProSolution was a fountain of wisdom, not only on the mortgage side of things, but on the whole process of buying a house. My emails and phone calls to Stuart would often contain what I considered to be "dumb questions" due to my total ignorance and inexperience. But they were always handled with respect, professionalism and assurance that I could always rely on the help of ProSolution.

We are now happily settled into our rambling 5 bedroom house in Sydney's inner west. That whole time from first seeing the house to finally settling seems like ages ago. I found the whole process quite exhausting and daunting: dealing with real estate agents, solicitors, banks and signing things which would often make no sense to me. But there is no way I could have done it with the same sense of confidence and achievement if I didn't have Stuart and ProSolution to rely on. "

***Mr Garry Lee-Lindsay - Chaplain - Sceggs Darlinghurst (Feb 2005)***

"ProSolution is a company on a continual mission to better themselves and improve client satisfaction. In my opinion they have exceeded these goals.

I hadn't stepped foot into a bank or met with any banker before and after settling my loan. It was all prepared and handled online and by fax. This is perfect for the working class. No appointments, no concern as professional advice by ProSolution was always available during the entire process. In fact ProSolution were the most reliable business partner I dealt with whilst acquiring my first property, and the only one I didn't have to pay for.

Before settling I had no hesitation recommending ProSolution to a dozen friends and work colleagues. I am 100% pleased with the service and competency of Stuart and the ProSolution team. I hope to deal with them again. Many thanks!"

***Jennifer Toumeh – Networking Specialist – IBM (Feb 2005)***

"As first home buyers, we were extremely nervous about choosing the right lending option and broker for us. We felt bombarded by jargon – every piece of marketing material we received was full of it! We did a huge amount of reading, but didn't necessarily feel any more informed than we did before beginning our research.

Fortunately for us, an accountant friend happened to purchase his home just as we were getting serious in our hunt for a mortgage broker. He had used ProSolution to help arrange his mortgage and he spoke of the company in glowing terms. Whilst other friends and colleagues had made various recommendations with respect to mortgage brokers, our decision to choose ProSolution became very easy after speaking with Stuart Wemyss for the first time. His personable, informed manner instantly inspired confidence, and his responsiveness and patience throughout the process was always impressive. It didn't matter that I had asked the same question at least 5 times previously, Stuart was happy to answer it again (and again).

At the time of applying for our loan, my husband and I were in an unusual situation – we had just sold our business and although we both had new jobs to go to, we were deemed by the financial institutions to be unemployed. Stuart was totally unphased and went about weighing up the various options available to us. He presented us with several loan options, and was completely frank about the pros and cons of each one. When we were ready to proceed with making an offer on our home, Stuart quickly actioned our application and we were able to secure the funds required within 48-hours – despite our being unemployed.

We are thrilled with our new home, and are confident the lender and loan features we opted for are absolutely the right ones for us. The entire process was surprisingly stress-free, thanks in no small part to Stuart and his team at ProSolution. There is no doubt we would seek the help of ProSolution again when we come to purchase our second home, and we will have no hesitation whatsoever in recommending the company to our friends and family."

***Jacqui & Michael Roberts - Captain of Nelson One - Nelson Yachts (Jan 2005)***

"From the outset ProSolution made life very easy and stress free for us. Having an overseas income proved very stressful when it came to negotiating with 'the banks' especially when one or both of us were overseas most of the year. Stuart understood the pros and cons of bringing too much income into the country at any one time and worked out the very best deal for us in a very short space of time. Even after the fact, ProSolution are there for us if we need advice or help with anything. I would have no hesitation in recommending them to anyone, whether in our position or otherwise."

***Mr R.J. Unsworth - Chief Operating Officer - Pizza Hut Pakistan (MCR PTY LTD) (Jan 2005)***

"I would highly recommend ProSolution to anyone in Australia. We conducted our entire loan process over the internet and it worked without a hitch. We had more than enough questions for ProSolution and they answered them quickly, precisely and thoroughly. "

***Ms Jane Watson - Legal Conference Producer - Key Media (11 Jan 2005)***

"I was very pleased with the services provided by ProSolution in assisting us in obtaining our mortgage. Stuart was readily available and always got back to me promptly as matters progressed. His advice was most valuable with regard to terms and we are most pleased with the mortgage he was able to arrange for us. In our opinion ProSolution is a most professional organisation and a very competent mortgage broker."

***Jack Graham - NSW Regional Chairman - The Executive Connection (11 Jan 2005)***

"Stuart is the consummate professional in many ways: very knowledgeable of the mortgage market, able to negotiate to achieve favourable terms for his clients, always keeping clients informed along the way [including weekends], courteous and fast reply, very streamlined back office with partly filled in questionnaires. I have no hesitation in recommending Stuart to scores of my colleagues and family friends."

***Dr Tri Pham - Gastroenterologist - Private Practice (Dec 2004)***

"I would highly recommend ProSolution to anyone in Australia. We conducted our entire loan process over the Internet and it worked without a hitch. We had more than enough questions for ProSolution and they answered them quickly, precisely and thoroughly."

***Mr Rob Goldrich & Jane Watson - Planning Analyst - Merck Sharp & Dohme (Dec 2004)***

"Both the information contained in ProSolution's web site and the articles written by Stuart Wemyss on property investment finance, convinced me that ProSolution had the necessary understanding of a Hybrid discretionary trust investment structure, to obtain my finance, at a competitive rate without limiting my flexibility through cumbersome bank requirements."

***Mr Paul Wilson - Building Services Manager - Cairns Convention Center (Dec 2004)***

"ProSolution provides a really good personal touch and will accommodate changes and fine-tuning until the client is happy with the final package."

***Vicki Argirov - Knowledge Strategies Manager - FACS (Dec 2004)***

"We would recommend ProSolution due to efficient and friendly service. ProSolution saved us a great deal of time by investigating and comparing best available home loan products."

***Ms Sonya Turcinov - Senior Manager - Deloitte (Nov 2004)***

"Stuart Wemyss was extremely proactive in providing the right advice. He was also highly responsive to our exact requirements. I have met so many brokers in the past who pretend to understand the financing market, but when it comes to structuring the right loan, have no idea. Stuart is well above the rest, and extremely patient in listening and responding to all our concerns promptly and accurately. He will not waste your time if he knows he can't do much, but the fact is he can do a lot.

Furthermore, Stuart has access to the best loans in the market, and he is part of my conversations with my friends and colleagues as to how we were able to secure best structured loan in the market. I will recommend Stuart to my mates any day! "

***Mr Sunil Sharma - Solutions Development Manager - Telecom New Zealand Australia (Oct 2004)***

"Stuart and Josie have taken away the hard work and uncertainty about selecting a financial institution. I have made three changes to my mortgage over a short period of time and each time I have requested their assistance they have been dedicated to assisting me regardless of what is in it for them. It is refreshing to see in this market that there are professional people who really do put their clients first! "

***Ms Sally Garner - Client Services Manager - NGT (Oct 2004)***

"I highly recommend Stuart Wemyss and his team at ProSolution. They are an extremely well run operation, able to make useful suggestions and find useful solutions. I am very grateful to Stuart for finding me a lender that gave me an extra 0.5 per cent (*which equated to a total discount of 1.10 per cent off the standard variable rate*) off the home loan rate that I was previously paying."

***Mrs Jodi Fullarton-Healey - Partner - Blake Dawson Waldron (BDW) (Oct 2004)***

"The home loan market was a black hole for me. I knew nothing. ProSolution helped me to understand the terms and conditions of each financial product I was considering and was always willing to answer my most basic questions to ensure that I was satisfied with the product and fully understood its terms. They were also extremely patient and assisted me with all the hurdles and bumps in the road we encountered from the initial product recommendation through to the post settlement phase. I shudder to think what I would have gone without them."

***Ms Ann Blake - Solicitor - Freehills (Oct 2004)***

"For someone who is very 'time poor', an organisation like ProSolution is a dream come true. From when I first investigated getting a mortgage through to settlement, Stuart has been supporting me and doing most of the legwork required to get things moving and to ensure a (relatively) painless process. A very fast response to my numerous queries and a professional manner has left me with a good impression of the service that ProSolution offers. It's too bad that other organisations aren't able to offer an equivalent level of customer service to Stuart and his team.

I will certainly be recommending ProSolution to my colleagues and clients. "

***Aaron Brice-Weller - Senior Manager - Protiviti Independent Risk Consulting (Oct 2004)***

"I found ProSolution through a website search for a mortgage broker. Their website was remarkably more informative than the majority of others, and from my very first call I found their staff to be very helpful, very knowledgeable and very very fast. We not only received the mortgage we wanted, but also a range of other advice from Stuart who went above the call of duty to provide us with options. It was great to speak to a real person who could explain things in plain English and accommodate some odd requests. I'd recommend ProSolution to anyone who wants a professional to source them a competitive mortgage. I've already recommended Stuart to all my friends - he clearly knows his stuff and works hard to make the process painless."

***Ms Ruth Hope - General Manager - HJB Priority (Oct 2004)***

"My wife and I used ProSolution to help us with the financing of the purchase of our new home in July 2004. I found the initial contact to be friendly and professional and the overall service was professional, responsive to our needs identified the most appropriate and cheapest package. I have no hesitation in recommending ProSolution's services to my friends and family. "

***Mr Phil Turnour - Senior Policy Analyst - Australian Communications Authority (Sept 2004)***

"As someone who is normally sceptical of brokers and what they offer, I can safely say I would strongly recommend ProSolution to anyone. The personalised Lending Analysis Report provided at the start of the process saved me a huge amount of leg work and provided a very transparent comparison of suitable loans. From then until the end of the process, ProSolution continually impressed me with their level of service and professionalism. All of my objectives for the loan were exceeded by ProSolution.

In addition, ProSolution provided a steady, experienced hand operating quietly in the background to minimise hassle for me. Form filling, dealing with the various parties involved, making key decisions and understanding the process and timeline was all made very easy by ProSolution. "

***Mr Conor O'Sullivan - Planning Analyst - Coca-Cola Amatil Ltd (Sept 2004)***

"The service was attentive and reactive and I have now absolutely achieved my goal. The report prepared to the ultimate completion was first class. "

***Mr Martin Pardoe - Financial Controller - Vodafone Australia (Sept 2004)***

"When I was looking for a good mortgage broker to refinance my home loan, my neighbour gave me a copy of an article written by Stuart Wemyss. I was impressed by Stuart's article. I browsed the ProSolution's website and requested for a free lending analysis report. The report that I received was professional and comprehensive. The report compared three most likely loan products. I discussed these options with Stuart and I selected a loan product suited to our needs without much hesitation. After that Stuart and Josie took care of everything until settlement. They were very prompt in their reply and service. We are very satisfied with the professional help that we received and we would very strongly recommend anyone to try their service and help. "

***Dr. Annathurai Gnanasambandam - Research Scientist - Brisbane (Aug 2004)***

"Even with experience in financial matters, I was confused when confronted with the number of potential lenders (and their products) providing mortgage finance. Whereas, I could have spent hours analysing and sourcing products, ProSolution had the knowledge, resources and expertise that has saved me hours and money. From the time I received my personalised option report through until signing the final loan documents, the whole deal could have been transacted via email, telephone and post. However, I chose to go into ProSolution's office to sign the final documents and I'm glad I did as it gave me a chance to meet Stuart and thank me personally for his expertise and professionalism. I now have a product that I know is not only competitive but structured to meet my specific needs."

***Mr Brett McPherson - Practice Manager - Gladstone Park Medical Clinic (Aug 2004)***

"Stuart and the team at ProSolution listened to our requirements, considered the options and reported back to us in a concise yet detailed manner. In our case a change of bank was not required yet I suspect that ProSolution were able to better negotiate than we would have without prolonged and tedious interaction. And then ProSolution worked their way through the application quagmire to ensure we received our money when we needed it. We will be back."

***Mr Brendan George - Scientist - NSW Agriculture (Aug 2004)***

"ProSolution delivered an exceptional service that made us feel we were the only client and found the best package for our needs saving us thousands of dollars per year. Stuart replied to all our questions quickly and kept us informed of progress. Stuart was there to help every step of the way and I believe will be there in the future if ever required."

***Mr Peter van der Sanden - Station Officer - ACT Fire Brigade (Aug 2004)***

"We chose ProSolution after speaking to a number of different mortgage brokers, and have been very satisfied with this choice. ProSolution were able to negotiate an extremely good deal for us (we were long term Private Banking customers with a rival bank, and when we approached them with the deal, they admitted that they could not hope to match it). We dealt with Stuart Wemyss, who was highly professional and helpful, and made the process of changing banks and mortgages simple, particularly given that we purchased our new property before the settlement of the old one went through. Both Stuart and the mortgage provider which he placed our business with saved us a lot of running around, by obtaining and pre-completing much of the paperwork on our behalf. It was a vastly different experience than arranging the mortgage on our former property, and a far more pleasant one. I would highly recommend ProSolution to other professionals."

***Ms Lisa Clarke - Lawyer - Medical Defence Association (Aug 2004)***

"My previous loan was done through another broker. During this time, I made contact with ProSolution and while they were unable to help me at the time, they continued to treat me as a valued customer. When the time came for me to obtain a new loan, I immediately contacted ProSolution to assist. Being in a position to compare the service by ProSolution to that of another broker, ProSolution's service is unsurpassed and I was able to obtain a much better deal than that recommended by my previous broker. I would have no hesitation to recommend Stuart and his team to any prospective professionals seeking a home loan. "

***Mr Aziz Dindar - Senior Management (Aug 2004)***

**"The task** – provide a competitive investment loan within 2 weeks.

**Barriers** – a client not always available (interstate, meetings, etc), tight deadline to settlement, a financial institution who were non-proactive.

**Result** – 100% task attainment, happy client, repeat client, lifetime client.

**Go ahead** – you will be surprised by the exceptional service. I know you have heard this before of service providers but trust me ProSolution are a pleasant exception to the rule."

***Mr Denis Crema - Commercial Manager - MIA (Aug 2004)***

"They very professionally established my needs, and delivered a great market leading solution promptly, professionally, and in a friendly manner. We very quickly reached the stage where I knew I could 100% rely on their service and integrity. As someone who has worked in finance for 16 years I am always asked about Mortgages and financing. I now happily recommend ProSolution to anyone who I deal with, and I recommend them to anyone reading this as well. They will work you a deal that suits you, and see it through to the end not just drop you at the bank's door. They offer a genuine value add service. They deliver!"

***Mr Robert Knox - Finance Director - L3 Communications [LLL - NYSE] (Aug 2004)***

"When we first started looking at refinancing our property we were overwhelmed with the range of products available. We basically didn't have the time to wade through all this information and try and determine the best product for us.

The response we received from ProSolution was extremely pleasing. The report summarised our current situation and provided concise comparison of available products and a clear solution. The service, after we agreed to go ahead with ProSolution was simply no fuss. The refinance was completed promptly and we received regular communication throughout the process.

Thanks Stuart for your assistance. "

***Mr Robert Pridmore - National Sales & Development Manager - Mobis Parts Australia (July 2004)***

"Thank you to Stuart and the staff at ProSolution for their professional and friendly service. Their excellent service even went the extra mile helped us achieve our financing goals."

***David & Jenine Bradley - Minister of Religion (July 2004)***

"ProSolution's helped us decipher the best mortgage product to suit our needs. Even though we are based in Sydney, they were able to service us with quick responses and continual communication."

***Louisa Martino & Mark Youens - Investment Director - Gresham Partners (July 2004)***

"When buying our first home we found the many loan products offered by many different institutions overwhelming. A relative recommended ProSolution and we soon knew that we could trust them to find the best deal for us. They saved us heaps of time and provided us with information on the best mortgage products for us. It was so convenient and they were excellent to deal with - I would recommend them to anyone. "

***Mr Ashton De Silva - Lecturer - Monash University (July 2004)***

"I am pleased to endorse ProSolution's friendly and efficient service. I was originally attracted by ProSolution's informative and well-designed website. The "professional" feel was very apparent. My initial inquiry was answered promptly and the following discussions with Stuart were very helpful. My actual application was processed very quickly and Stuart and staff helped to sort out some of the inevitable glitches with the lending institution. I was very impressed with the prompt attention by ProSolution in arranging an agreed valuation of my property. Most of all, I was pleased to note that ProSolution quickly understood my particular situation and my individual finance needs. ProSolution is innovative, responsive and dedicated to 'getting it right the first time' – a refreshing change! "

***Stephen Edwards - Wing Commander - RAAF (June 2004)***

"We appreciated the additional running around that ProSolution had to do as a result of the bank losing documents and when I had to travel overseas for work around the settlement period. The settlement still went through on time thanks to ProSolution's efforts."

***Mr Kevin Morris - Director - KPMG (June 2004)***

"Stuart provided a professional service and responded quickly with a short settlement period. From the first contact to having a contract on a property happened within 3 days, and we managed to get a pre-approval through to settling on time. Stuart and his team were always available to answer my questions regarding the settlement and I would highly recommend ProSolution to all."

***Lyndon Sparrow - Solution Delivery Manager (June 2004)***

"Stuart was always prompt and helpful when getting back to me, buying an Australian property whilst overseas was made easier by his hard work."

***Simon Young, Overseas Investor, UK (May 2004)***

"I can thoroughly recommend ProSolution to all. It took me a little longer than I expected to make the final decision to buy, and throughout the whole protracted affair ProSolution was there patiently offering support, continually updating my details and advising of the best available options.

I sincerely thank Stuart Wemyss and his team for the patience and timely support that they provided. "

***Mr Matt Birell - Senior Manager - KPMG (May 2004)***

"As an overseas investor I needed to find a mortgage broker that I could rely on for advice and support which will always act in my best interest. I contacted ProSolution and was immediately impressed with their professionalism. Stuart prepared a detailed report quickly and answered all my questions. All emails were always responded to within a few hours without fail. Even though all communication was completed via fax and email everything still went surprisingly smoothly. I would not hesitate in recommending ProSolution to anyone looking for a professional mortgage broker. "

***Ms Donna Fitzpatrick - Buyer - Alpha Retail - UK (May 2004)***

"We will never look through the mountain of loan information ourselves again. We won't hesitate to pick up the phone to Stuart or Josie and tell them what we want, how we want it and when. Nor would we hesitate to recommend anyone else doing the same. We couldn't be happier with the loan they came up with to suite our every need and also in the very short time frame that we gave them too. Being novices to the loan language wasn't a problem, they both very patiently explained everything to us in layman's language. "

***Bruce MacDonald - Sales Director - Elite Customs Brokers (May 2004)***

"Who would ever want to buy property??? What with the vendors, Real Estate agents, Lawyers, banks - not to mention government (Stamp Duty!!) - all out for their pound of flesh it was refreshing to deal with Stuart and ProSolution.

Imagine a Mortgage Broker who is contactable, dependable, reliable and full of supportive advice. Imagine a great product selection and a real attention to detail. You get this and more with ProSolution. Stuart and his team are definitely worth using again.

It's hard enough to negotiate through buying property - don't make it any harder for yourself. Use ProSolution, get great service, a great product and hopefully a great home!!"

***Dr James Burrell - Medical Doctor (May 2004)***

"ProSolution provided a very professional service and were always available to answer questions and to keep me up to date on the process. In particular, I was looking for a quick settlement period and Stuart was able to work with the mortgage provider to make sure that this happened."

***Mr Paul Frampton - National Products Manager - Smiths (April 2004)***

"We thought we had the best loan available in the market until we spoke to Stuart. He has saved our family \$5000 a year in interest costs alone and potentially more as we increase our investment portfolio. In addition, his negotiation skills resulted in the waiving of several different fees by the lending institution which we never thought possible and certainly would never have been able to do ourselves. Other aspects of his service that impressed us were his quick responses and availability even if it meant weekends. Ours was a complicated loan with several obstacles. Stuart wasn't deterred by any of them. He kept going till they were all overcome. We had lots of questions which Stuart always painstakingly answered. He also kept cost in perspective, always looking to minimise these for us. We were never left wondering as to the status of our loan as we were always kept informed by a quick email. I have no hesitation in recommending Stuart's services to anyone."

***Sue – Investor (Mar 2004)***

"I found Stuart Wemyss to be a good guide through the process of obtaining a business loan by the rather gruelling full doc method. When frustrated by requests for even more financial information he encouraged me to stick with the process in the interests of achieving finance at the lowest rate. This I did and I am very satisfied with the outcome."

***Graham Cooke, Business Owner - Romantic Garden Cottages - Dromana (Feb 2004)***

"We spent considerable time looking for loans (and brokers). ProSolution was the only company which provided a comparison between alternative loan products AND recommended the best loan for us. Due to what we were trying to achieve with our loan, settlement was extremely difficult. I have no hesitation in saying that without the great assistance & persistence of Stuart, settlement would not have occurred on time – costing us many thousands of dollars. Thanks Stuart!"

***Mr Don Leadbetter - Maintenance Engineer - Western Mining (Mar 2004)***

"ProSolution is a very professional & organised company. After only the first meeting, it was clear that ProSolution was the mortgage broker for me. A report was compiled for my review, outlining banking options & ProSolution's recommendation. It was a hassle free process."

***Guy Finnis - Design Manager - Abigroup (Feb 2004)***

"Easy to use, helpful, saves you time and money - it's a pity the banks/lenders aren't more like ProSolution."

***Nava Ashurst, Accountant/Director, Doctor Disk P/L (Feb 2004)***

"When it came time to move from a unit to a house I was confronted with endless home loan products that are available in the market. Due to my previous dealings with Stuart, ProSolution was my only choice for assisting in finding the right home loan for me. Stuart got me a better rate on my loan than I ever expected, but that was only the beginning! Stuart prepared a detailed report tailored specifically to my situation, helped with logistics of buying and selling a property, and even advised on bridging finance. Given Stuart's background in business he knows the importance of partnering his clients in the process of securing finance. I am grateful to Stuart in assisting me in what could have been a very stressful time. I'll definitely be back in the future. "

***Adam Keppie - Associate Director - Deloitte Corporate Finance (Jan 2004)***

"My wife and I were in no doubt that being based overseas was going to add an extra element of risk to the search for appropriate finance for our Australian property. However, we had the good fortune at the outset to come across an ad for ProSolution in the API magazine and following initial correspondence via email we asked Stuart to help us out. This decision proved to be invaluable. Our application for finance threw up a number of complications at various stages of the process - one lender changed its criteria mid-application while another proved to be very reluctant about sending documents overseas. At all stages, Stuart and Josie were able to work around the problem or find an alternative solution. We thought that we had set aside more than enough time to get the finance in place yet in the end we came very close to the settlement date before everything was sorted. I am in no doubt that if we had not enlisted Stuart's help then we would have ended up in some serious difficulties. I have no hesitation in recommending ProSolution and I hope that we will use their services again in the very near future. "

***Keith - Overseas Investor (Jan 2004)***

"ProSolution is outstanding in customer service and are well-versed with the wide range of financial products available. They will save you time, money and trouble. I will not hesitate for one moment in recommending them to my colleagues."

***Dr James Lim - Doctor (Jan 2004)***

"Stuart and Josie were professional and helpful throughout the process of organising our mortgage and I felt very comfortable approaching them even with the silliest of questions. Thanks for your support and assistance guys!"

***Nicky Rutledge - Recruitment Consultant (Dec 2003)***

"I found the service and information provided by ProSolution to be timely, accurate and unbiased. The written recommendation provided a balanced viewpoint on the different types of loans that are available, which I believe would be particularly beneficial for less experienced borrowers."

***David Court - Investor (Dec 2003)***

"Being novices when it came to financing investment properties we decided to use a mortgage broker. After browsing the Internet on property investing, we came across a very helpful site and were impressed by the logical and honest responses to queries given by Stuart Wemyss. When we also noticed that Stuart contributed articles to Australian Property Investor magazine, we then decided to contact Stuart. It soon became apparent that nothing was too much trouble for both Stuart and Josie; their advice and progress reports were invaluable because at the time we did not fully understand the loan and conveyancing process. We had finally found a broker that had OUR interests in mind. I thoroughly recommend ProSolution to anybody searching for a broker that can be relied on to give excellent service. "

***John Majcherzak - IT Consultant (Nov 2003)***

"The service that ProSolution offered was excellent. I contacted ProSolution by email and Stuart Wemyss answered all my queries promptly and courteously. I felt confident with Stuart's professionalism and was pleased to learn that he would not allow me to borrow more than my capacity would allow. Stuart helped refinance my investment properties at the best interest rate available and set up a structure which was tailored to suit my banking needs and which enables me to easily purchase my next investment property. "

***Rev Trevor Jennings - Reverend (Oct 2003)***

"Of all the players in the property purchasing "chain" I found ProSolution to be the strongest link. Their service has been exceptional."

***Ishita Soneji - Training Manager (Oct 2003)***

"I was very grateful for and impressed by the service offered by the ProSolution team who made my loan refinance process as smooth as it could be. Their friendly, thorough, dedicated approach was greatly appreciated. "

***Adam Spinner, Consultant (Oct 2003)***

"Stuart from ProSolution not only provided me with a hassle free loan but exceeded my expectations by providing me with very useful insights to assist me with my purchasing decision."

***Lyndon Lim - Customer Segmentation Analyst - Australian Unity (Oct 2003)***

"We were referred to ProSolution from some property investors that we associate with. After ringing Stuart Wemyss, we realised that we had finally found a broker who was willing to look at our "big picture" and not simply obtain approval for a loan. After dealing with Stuart on a regular basis for the last few months, we have found him to be totally professional, honest and up-front at all times. We found that the best feature of ProSolution is that Stuart always is available for us. He spends the time to make sure that we fully understand the products, and he keeps us posted about our loan approval. Our phone messages and e-mails are always returned promptly, usually within an hour or so. Due to Stuart's finance connections, ProSolution were able to obtain interest rates for us that other brokers did not think possible! We hope to have a long business relationship with Stuart, Josie and all at ProSolution. "

***William & Del Jeffrey - Property Investors (Oct 2003)***

"From their prompt, courteous service through to their excellent understanding of finance and financial matters, ProSolution has been able to offer me an excellent property finance outcome. While recently refinancing multiple properties I was impressed with Stuart's understanding of different strategies and his holistic approach to finance. This coupled with his desire to understand what I want to achieve leads me to believe that ProSolution is a league above the average mortgage broker. I actively recommend ProSolution to all my friends and associates and it is now an integral part of my investing team."

***Mr Andrew Deering - Property Investor (Oct 2003)***

"Prior to approaching ProSolution, we had spoken to a couple of other brokers. They were pessimistic and uncertain as to whether we could achieve our goals. ProSolution were not only very positive, they exhibited great knowledge of the products available as well as excellent knowledge of the various institutions and their workings. We were constantly kept up to date throughout the process and no complication seemed to be an issue. Stuart and Josie were both a delight to deal with. Next time, we would not even consider looking elsewhere. We will definitely come back!"

***Stewart & Andrea Henderson – Victorian Police Sergeant & Investors  
(Sept 2003)***

"I was a first time purchaser and was not familiar with the purchasing and loan application process. I do not have the time to search and compare lenders. Therefore, I wanted to find a mortgage broker that I could trust to do this for me. I found ProSolution to be very professional and prompt. They responded to my initial enquiry very quickly, prepare a report on the same business day and answered all my questions. It took less than 5 days from first contacting ProSolution, to selecting a loan and obtaining an approval (which was important as I had already committed to the purchase). I would have no hesitation in recommending ProSolution to anyone that is looking for a truly professional mortgage broker."

***Mr Anthony Angelucci - Product Manager - IFS (Jun 2003)***

"What impressed me about ProSolution was their professional approach and formal qualifications. The reports they produce provide easy to understand comparisons of the financial products on offer from the institutions. The analysis produced by ProSolution enabled me to negotiate a far more competitive mortgage from my Bank than what they would have normally offered. I would recommend ProSolution's tailored services to anyone considering financing options."

***Mr Peter Him - Group Manager - Maunsell (Jun 2003)***

"I am too busy a work to waste time searching around for a better loan so I decided you use a mortgage broker to do the work for me. I contact ProSolution and with 24 hours they had prepared a report which identified a product that could save me over \$2,500 per year. I found ProSolution's report to be very professional and included all the information that I required to make a decision. ProSolution's report saved me hours of time and hassles searching the Internet and calling the banks. And best of all it could save me thousands of dollars. I would have no hesitation in recommending ProSolution to anyone looking for a truly professional mortgage broker"

***David Doerfer – Partner – (employer withheld) (May 2003)***

"Stuart & Josie, we just want to thank you for all the assistance provided during this time. From the initial 'choice of loan' process right through to final settlement with Heritage, from help through the various stages made it very easy for us to get what we wanted... Thanks again"

***Mr Sam Angelucci - Manager – Betta Foods (Apr 2003)***

"I don't know how ProSolution got my email address, but I'm glad they did. They have a really good set-up and are very professional. They were able to point me quickly to a refined selection of products that most suited my needs while saving me the most money – their insight into what's available and how to get it was invaluable. Stuart Wemyss was always on the ball, and quick to respond to my questions. ProSolution also took the pain out of the loan application by filling it out and sending it off for me. I would be happy to recommend ProSolution to anyone thinking of refinancing their existing home loan."

***Mr John Oakley - Senior Analyst - Trowbridge (Deloitte) (Apr 2003)***

"As Barry and I both work very long hours and have quite demanding jobs, when we first decided to purchase our holiday home I thought it would be good to use a broker to organise the financing as it would alleviate the time spent on organising everything ourselves. As someone who has had a number of houses/mortgages over time I would recommend using a broker (in particular ProSolution). Settlement on our property was brought forward over a month and Stuart did everything in his power to get the settlement on time, which we achieved. Nothing was too much trouble, all our enquiries were handled promptly and we were delighted with the service. Thank you for everything – we are very happy and satisfied clients and we look forward to you monitoring our mortgage to make sure we get the best deal possible. "

***Barry and Alison Benton - Senior Manager - KPMG (Apr 2003)***

"I just want to take a few words to say Thank you! Your help was invaluable given the number of different loan types available in relation to home loans. You provided a dissection and a sharp focus which meant I was able to save a lot of time shopping around. Thanks also for all the effort you were able to provide in the interpretation of the various loan documents and processes."

***Mr Riccardo Scanabucci - Manager - Betta Foods (Mar 2003)***

"To me the thought of "refinancing" was going to be another big hassle that I didn't have time for. We are all busy with work, family commitments so adding another stress was a bit daunting. However, ProSolution had already done all the work and the research into which banks offered what deal and quickly made a recommendation that met all of our requirements. Once I had their professionally presented report I did my own research and came to the same conclusion. I could not fault the service I received - responding to faxes and emails on a Sunday, was certainly above and beyond my expectation! ProSolution completed the application forms (another huge time saving factor) and by next week I will have changed banks - saved a lot of money and just as importantly to me - a lot of time!"

***Mrs Lorrae Collins - Senior Manager - KPMG (Mar 2003)***

"As a chartered Accountant, I have found ProSolution to be not only professional in their approach to providing finance based solutions, they are also quite efficient and practical in their approach. My experience has been that obtaining finance via ProSolution is a seamless and no fuss affair. Quite impressive considering where everyone else seems to make things harder than what is necessary. Keep up the good work guys."

***Mr John Filippo - Managing Partner - Filippo Chartered Accountants (Feb 2003)***

"We thank ProSolution for saving us over \$50,000 by submitting our mortgage to the Loan Monitor. Even though ProSolution is interstate the refinance process was very smooth and hassle free and did not cause us any inconvenience. This is a testament to ProSolution's professionalism and excellent client service. Stuart excelled in cutting through the confusion so often associated with banking red tape and Josie effectively communicated each and every step to us even though we are interstate (Qld.) We would have no hesitation in recommending ProSolution to any of our associates. We wish them all the best with their company."

***Michael Harrison - Police Officer - Queensland Police Service (Jan 2003)***