

# HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

## INQUIRY INTO COMPETITION IN THE BANKING AND NON-BANKING SECTORS

### FORM LETTERS - SUBMISSION LIST

No.	Organisation	From	State	Received
1		Bruce Conn	NSW	24/09/08
2		Jonathan Joyce	NSW	24/09/08
3		R E Russell	WA	24/09/08
4	MortgageBroker.com.au	Stephen Bastick	TAS	24/09/08
5	ADA Financial Services	Deb Hammersley	QLD	24/09/08
6	Advanced Mortgage & Legal Group	Erik Laane	VIC	24/09/08
7	A-Lend	Teo Torrelli, Director	VIC	24/09/08
8	Auscredits	Donna Wood	QLD	24/09/08
9	Auscredits	Victor Gonzalez	QLD	24/09/08
10	Auscredits	Kylie Schulke	QLD	24/09/08
11	Auscredits	Stephen Davis	QLD	24/09/08
12	Auscredits	Jim Easton	QLD	24/09/08
13	Auscredits	Andrew Keir	QLD	24/09/08
14	Aussie Mortgage Masters	Geoff Burden	WA	24/09/08
15	Colonial State Capital	John Angelou, Business Manager	SA	24/09/08
16	DPS Financial Services Pty Ltd	David Soorkia	VIC	24/09/08
17	EIP Mortgage Solutions Pty Ltd	Gary Dodd	WA	24/09/08
18	Elders Home Loans	Nicole Cruickshank	VIC	24/09/08
19	Finance Brokers of Tasmania Pty Ltd	David Haas	TAS	24/09/08
20	Financial Zone Pty Ltd	Peter Ioannidis	VIC	24/09/08
21	Green Light Home Loans	Bevin Weier	QLD	24/09/08
22	Green Light Home Loans	Ken Pitt	QLD	24/09/08
23	Habitat Finance & Insurance	Rory Cowman, Director	WA	24/09/08
24	Home2Home Loans Pty Ltd	Matt Cook	QLD	24/09/08
25	Homeloans 1 <sup>st</sup>	Xenia Pericich	NSW	24/09/08
26	Horizon Mortgage Planners Pty Ltd	Pauline Murray, Director	WA	24/09/08
27	Infinity Partners Finance	Sean Soole, Director/CEO	NSW	24/09/08
28	Integrity Loans	Robert Knight, Manager	TAS	24/09/08
29	Intelligent Finance	Philip Ioannou	NSW	24/09/08

30	Intelligent Finance	Kevin Croom	NSW	24/09/08
31	Intelligent Finance	Justin Doobov	NSW	24/09/08
32	Lonestar Finance	Indira Panicker	VIC	24/09/08
33	M&J Financial Services	Mark Jenson, Director	NSW	24/09/08
34	Maverick Financial Services	Paul Brotherson, Director	NSW	24/09/08
35	Maverick Financial Services	Nick Allman, Senior Finance Consultant	NSW	24/09/08
36	Meares Funding	Grant Marshall, Senior Lending Manager	NSW	24/09/08
37	Meares Funding	Adam Gubbay, Project Finance Executive	NSW	24/09/08
38	Medina Financial & Legal Services	Saad Hussein, National Sales Manager	VIC	24/09/08
39	Mint Financial Services Pty Limited	Graham Gribble, Director	NSW	24/09/08
40	Moneywise Group	Dario Basili, Manager Loans & Leasing	NSW	24/09/08
41	Mortgage Simplicity	Robert Seton, Managing Director	VIC	24/09/08
42	MSBN Loans	Naresh Mehrok, Mortgage Broker	NSW	24/09/08
43	Nest Egg Solutions	Terry Thane	QLD	24/09/08
44	O'Keeffe Financial Solutions	Paddy O'Keeffe, Director	ACT	24/09/08
45	Premium Mortgage Group	Aydn O'Neill	QLD	24/09/08
46	Prime Partners Lending Pty Ltd	Patrick Kazzi	NSW	24/09/08
47	Pro Mortgage	Wayne Pattison, Director	NSW	24/09/08
48	ProMortgage	Keith McLaren	ACT	24/09/08
49	ProSolution Private Clients	Stuart Wemyss, Director	VIC	24/09/08
50	Quantum Loans	Terry Brown, Principal	QLD	24/09/08
51	Real Financial Solutions	Neville Herse, Director	QLD	24/09/08
52	Rightgroup.biz	Victor Kumar	NSW	24/09/08
53	Riverina Finance	Nicole Cruickshank	VIC	24/09/08
54	Sage Lending Solutions	Peter Tersteeg	VIC	24/09/08
55	Salisbury Partners	R A Roumanus, Director	NSW	24/09/08
56	Smart Lending Solutions	David Alderdice, Director	QLD	24/09/08
57	Top End Homeloans	Andrew Harley	NT	24/09/08
58	WhyGroup	Petros Arvanitis, Managing Director	NSW	24/09/08
59	You Select Home Loans	Allan W Pearson, Director	TAS	24/09/08
60	Summit 21 Home Loans	Karen Nahm, Director	NSW	24/09/08
61	Titanium Planners	Andrew Blanchette	NSW	24/09/08

62		Peter P Troiano	NSW	29/09/08
63		Peter Dunn	WA	29/09/08
64		Aussi Mchugh	WA	29/09/08
65	Action Mortgage Finance	Doug Barlow, Director	QLD	29/09/08
66	Action Mortgage Finance	Don Burman, Director	QLD	29/09/08
67	Aeoliana Finance	Damien Zanin, Director	NSW	29/09/08
68	All Coast Home loans & Finance	Greg Crellin	NSW	29/09/08
69	All Facets financial Services	Leigh P Salter	WA	29/09/08
70	Ambrosia Mortgage Services	Sylvie Lo Monaco	WA	29/09/08
71	Aus Asia Finance	Patricia Goh, Principal	WA	29/09/08
72	Auscredits	Lynne Sturgess	QLD	29/09/08
73	Auscredits	Sylvia Turpin	QLD	29/09/08
74	Auscredits	Kathy Curry	QLD	29/09/08
75	Aussie Mortgage Masters	Lynne Cox, Director	WA	29/09/08
76	Australian Lending Centre	Chris Riotto	NSW	29/09/08
77	Australian Lending Centre	Lili Amphone	NSW	29/09/08
78	Australian Lending Centre	Verushka Naidoo	NSW	29/09/08
79	Australian Lending Centre	Karolina Rongo	NSW	29/09/08
80	Australian Mortgage Alliance	Spenser Fong, Principal	NSW	29/09/08
81	BC Home Loans	Bradley James Collett, Director	WA	29/09/08
82	Big Picture Financial Solutions	Karen Delvaux	SA	29/09/08
83	Big Picture Financial Solutions	Richard Flint	SA	29/09/08
84	Big Picture Financial Solutions	Simon Tanner	SA	29/09/08
85	Capital Lending Group	John Boudoukos	VIC	29/09/08
86	Carlsan Financial Services	Carl A Loughman, Personal Mortgage Adviser	NSW	29/09/08
87	Cascade Home Loans Pty Ltd	George Gyeorffy	VIC	29/09/08
88	Central Credits Pty Ltd	Peter MacSween, Director	QLD	29/09/08
89	Channel Direct Home Loans	Robyn Roberts	NSW	29/09/08
90	Channel Direct Home Loans	Fred Roberts	NSW	29/09/08
91	Chocolate Money	Harry Pontikis, Director Richard Tegoni, Director	VIC	29/09/08
92	Choice Home Loans	Michael Eyles, Principal	NSW	29/09/08
93	Choice Home Loans	Jeff Geering, Principal	NSW	29/09/08
94	Choice Home Loans	Debbie Love	QLD	29/09/08
95	Choice Home Loans	Jeff Gerrans, Principal	WA	29/09/08

96	Commercial Brokers Australia	Gary Davis, Director and Mark Grady, Partner	QLD	29/09/08
97	Cosimfree Home Loans	Andrew Edmunds	VIC	29/09/08
98	Crawford Mortgage Services	John Maynard, Director	VIC	29/09/08
99	Eastcoast Finance Options Pty Ltd	David Smith, Finance Strategist	VIC	29/09/08
100	Equity Express Pty Ltd	Tim Salway	QLD	29/09/08
101	Expert Lending	Selina Yong	QLD	29/09/08
102	Expert Lending	Paula McSporran	QLD	29/09/08
103	Expert Lending	Andrew Hill	QLD	29/09/08
104	Expert Lending	Steve Moore	QLD	29/09/08
105	Finance Brokers of Tasmania Pty Ltd	Ken Walton	TAS	29/09/08
106	Finance Solutions 24/7	Chris Crawley, CEO	NSW	29/09/08
107	Finance Solutions 24/7	Craig Adams	NSW	29/09/08
108	Finance Solutions 24/7	Tanya Shaw	NSW	29/09/08
109	First 4 Finance	Gary Strickland, Director	VIC	29/09/08
110	Fort Knox Home Loans	Robert Knox, Mortgage Planner	NSW	29/09/08
111	Fox Morris Financial Services	Adam Johnstone	VIC	29/09/08
112	Freedom Home Loans	Roy Shippen	QLD	29/09/08
113	Global Capital Finance Solutions & Global Mortgage Solutions	Neville Halil	NSW	29/09/08
114	Graham Quast Home Loans	Graham Quast, Manager	SA	29/09/08
115	Group Finance & Associates Pty Ltd	P J Boyle, Director	VIC	29/09/08
116	Hawkins Financiers	Rick Hawkins	VIC	29/09/08
117	Ikon Finance Pty Ltd	Ling Ying Wang	VIC	29/09/08
118	Investor Loans Network	Andrew Blackburn	QLD	29/09/08
119	Jess Bryant Financial Services Pty Ltd	Jeff Bryant	SA	29/09/08
120	John Rose & Associates WA	John Rose	WA	29/09/08
121	Joseph Previti, Mortgage Manager	Joseph Previti	VIC	29/09/08
122	Joslan Securities Pty Limited	Geoff Neilson, Managing Director	NSW	29/09/08
123	KamBiz Mortgage Services	Kamran Sedghi	VIC	29/09/08
124	Kennedy Financial Solutions Pty Ltd	Susan Kennedy	QLD	29/09/08
125	Keyfern Finance	J G Gray, Director	WA	29/09/08
126	Macquarie Commercial Finance	Lauren Smallsman, Personal Assistant	NSW	29/09/08
127	Macquarie Commercial Finance	Tim Lowe, Director	NSW	29/09/08

128	Macquarie Commercial Finance	Andrew de Saxe, Finance Consultant	NSW	29/09/08
129	Marble Finance	Joel Schonberg, Director	VIC	29/09/08
130	Master Lending Services	Neil McCahon	VIC	29/09/08
131	Matera Harper Kahl	Craig Harper, Director	WA	29/09/08
132	Matera Harper Kahl	Carl Matera, Director	WA	29/09/08
133	Matera Harper Kahl	Simon Kahl	WA	29/09/08
134	Midas Mortgages	Charlton Kerr	WA	29/09/08
135	Mortgage Fair	Barry Howlett	VIC	29/09/08
136	Mortgage Link	Chris Lloyd, Director	NSW	29/09/08
137	Mosaic Home Loans	L D McCormack	WA	29/09/08
138	Nevlyn Financial Services	Nev Kross	QLD	29/09/08
139	NSW Mortgage Corp Pty Ltd	Amelia Soares	NSW	29/09/08
140	One for Home Loans	Grahame Bishop	QLD	29/09/08
141	Personal Mortgage Managers	Anthony Damen	VIC	29/09/08
142	Personalised Financial Services Pty Ltd	Keith Alexander	VIC	29/09/08
143	Peter Gomm & Associates Pty Ltd	Peter Gomm	WA	29/09/08
144	Professional Financial Services WA Pty	Frances Letizia & Neil Pendlebury, Directors	WA	29/09/08
145	Real People Finance	Brett Abikhair, Director	NSW	29/09/08
146	Red Finance Pty Ltd	Darryn Gledhill	QLD	29/09/08
147	Red Finance Pty Ltd	Peter Smith	QLD	29/09/08
148	RLA Finance Australia	Ralph M Lawson	QLD	29/09/08
149	Sentrik Finance	G J Harris	NSW	29/09/08
150	Sentrik Finance	K B Feltham	NSW	29/09/08
151	Serenity Finance Services & Bill Gates Finance Services	C W Gates, Finance Consultant	NSW	29/09/08
152	SFE Loans	Sarah Eifermann	VIC	29/09/08
153	Smart Financial Pty Ltd	Dale Bannerman, Director/Lending Advisor	NSW	29/09/08
154	Southern Cross Loan Centre Southern river	Travis Garmony	WA	29/09/08
155	Specialised Mortgage Solutions	Barry Swain, Mortgage Adviser	NSW	29/09/08
156	Stateplan Business Finance Brokers	Peter Smith	VIC	29/09/08
157	The Australian Mortgage Specialists	Judy Kohler	QLD	29/09/08
158	The Australian Mortgage Specialists	Trish Lalicz	QLD	29/09/08
159	The Australian Mortgage Specialists	Jessica Kohler	QLD	29/09/08

160	The Loans Analyst	Theo Angelopoulos, Manager	NSW	29/09/08
161	Veritas Lending	Georgina Anderson, Principal	NSW	29/09/08
162	Wealth-Café Home Loans	Peter Colvin, Director	QLD	29/09/08
163	Westap Finance	Tony Pemberton	WA	29/09/08
164	Westate Finance	Kevin Pausin, director	WA	29/09/08
165	Zobel	Brad Smart	SA	29/09/08
166	A Milner Financial Services	Adrian D Milner	QLD	30/09/08
167	Able Finance Services	Sam Crowley	NT	30/09/08
168	Absolute Financial Services	Mark Cook	QLD	30/09/08
169	Almarex Financial Solutions Pty Ltd	Alexander Marchinovskiy, Managing Director	VIC	30/09/08
170	CGB Finance Consultants Pty Ltd	Colin Brennan	VIC	30/09/08
171	Choice Home Loans	Narelle Beak	QLD	30/09/08
172	Choice Home Loans	Geoff Sinfield	QLD	30/09/08
173	Deakins Home Loan Supermarket	David Deakin	QLD	30/09/08
174	Expert Lending	Jason Knauer	QLD	30/09/08
175	Finpro Finance & Property Solutions	David Painter, Director	QLD	30/09/08
176	Harvest Financial Services	Alan Plumridge, Director	QLD	30/09/08
177	Home Finance Centres of Australia	Alan Watkinson, Business Development Manager	VIC	30/09/08
178	Invent Pty Ltd	Tim Murray, Director	NSW	30/09/08
179	L J Hooker Financial Services	Gerard Credlin	VIC	30/09/08
180	Mason Management Financial Services Pty Ltd	Greg Mason, Principal	SA	30/09/08
181	Pegasus Finance	Peter Ramsay, Finance Director	QLD	30/09/08
182	Prescott Securities	Paul Frisby, Manager	SA	30/09/08
183	Raine & Horne Financial Services	Shirley Philp	QLD	30/09/08
184	Refund Home Loans	Steven Whitfield, Principal	QLD	30/09/08
185	Reward Home & Commercial Loans	Lisa Berg, Director	VIC	30/09/08
186	Savvy Finance Group	Noel Ryan	WA	30/09/08
187	Source Financial Services	Gexuan Wu, Senior Mortgage Broker	NSW	30/09/08
188	The Australian Mortgage Specialists	Maggie Shortus	QLD	30/09/08
189	The Australian Mortgage Specialists	Doug Bannister	QLD	30/09/08
190	The Australian Mortgage Specialists	Peter Green	QLD	30/09/08
191	The Australian Mortgage Specialists	Jan Lowe	QLD	30/09/08
192		Peter Schrader	SA	1/10/08

193	Able Finance Services	Shane Crowley	NT	1/10/08
194	Able Finance Services	Glenn Humphrey	NT	1/10/08
195	Able Finance Services	Michael Best	NT	1/10/08
196	Able Finance Services	Laurie Williams	NT	1/10/08
197	Able Finance Services	Martin Mills	NT	1/10/08
198	Able Finance Services	Derek Lee	NT	1/10/08
199	Able Finance Services	Steve Banks	NT	1/10/08
200	All Finanz Solutions	Scott Abraham, Director	QLD	1/10/08
201	Business and Wealth Solutions	Brian McClelland	VIC	1/10/08
202	Custom Mortgage	Heather Pinder, Director	SA	1/10/08
203	Encompass Financial Services	Steve Skeen	QLD	1/10/08
204	Encompass Financial Services	Lloyd Hughes	QLD	1/10/08
205	Financial Needs	John Grabowski	NSW	1/10/08
206	Fuel Finance	Craig Morgan, Director	NSW	1/10/08
207	Inlet Finance	Mark Barrett	WA	1/10/08
208	Investors Choice Mortgages	Jane Slack-Smith, Director	NSW	1/10/08
209	Logical Choice Finance	L J J Cantwell	QLD	1/10/08
210	Lord Finance	Mark Lord	WA	1/10/08
211	Lynx Network Asset Strategies	Lorrichka Fischer, Principal	NSW	1/10/08
212	Macquarie Commercial Finance	Bruce McIntyre, Finance Consultant	NSW	1/10/08
213	Mortgage & Finance Professionals Pty Ltd	Ben Baker	WA	1/10/08
214	National Farm Finance of Australasia	Raymond Hastie, Senior Mortgage Consultant	NSW	1/10/08
215	Ocean Home Loans	Brad Kirwan, Principal	QLD	1/10/08
216	Rob Walmsley Financial Services	Robert Walmsley	NSW	1/10/08
217	Universal Finance Pty Ltd	Adam Dobek	SA	1/10/08
218	Universal Finance Pty Ltd	A. Marquez	SA	1/10/08
219	Choice Home Loans	Jamie Lopez, Principal	WA	2/10/08
220	Choice Home Loans	Robert Wheeler, Principal	QLD	2/10/08
221	Macquarie Commercial Finance	Adam Rugg, Finance Broker	NSW	2/10/08
222	Macquarie Commercial Finance	Graeme Brown, Finance Consultant	NSW	2/10/08
223	Macquarie Commercial Finance	Tracey Hosking, Personal Assistant	NSW	2/10/08
224	Macquarie Commercial Finance	John Encina, Finance Consultant	NSW	2/10/08
225	Absolute Lending Solutions	Ritchie McGuinness, Director	QLD	2/10/08

226	Spectrum Tailored Mortgages Pty Ltd	Reid Swift	QLD	2/10/08
227	JayJayem Consulting Services	Jay Menon	NSW	2/10/08
228	Oshawa Financial Services	Richard Luke	QLD	2/10/08
229	ADA Financial Services	Roxy Garro	QLD	2/10/08
230	XS Finance	Peter Maroudas, Mortgage Broker	VIC	2/10/08
231	Assess Financial Services Pty Ltd	George Kostanski	WA	2/10/08
232	Property Finance Online	Michelle Hall, Finance Consultant	WA	2/10/08
233	Franck Finance Pty Ltd	Ruth Franck	SA	2/10/08
234	Education Mortgage and Finance	Graham Bridgewater	NSW	2/10/08
235	Choice Home Loans	Daniel Radley, Mortgage Consultant	WA	2/10/08
236	LJ Hooker	Michael Lodding, Finance Broker	WA	2/10/08
237	Loanforce Financial Solutions	Michael Tranter, Finance Broker	WA	2/10/08
238	Span Finance	Jeff Colley, Mortgage Introducer	WA	2/10/08
239	Coastline Mortgage Services	Jerry Gibb	WA	2/10/08
240	West Coast Leasing and Finance Pty Ltd	Tibor Vagra	WA	2/10/08
241	West Coast Leasing and Finance Pty Ltd	Hans Beyer, Finance Broker	WA	2/10/08
242	West Coast Leasing and Finance Pty Ltd	Denis Jarovljevic	WA	2/10/08
243	West Coast Leasing and Finance Pty Ltd	Alan McGowan	WA	2/10/08
244	West Coast Leasing and Finance Pty Ltd	Kee Shiang Poon	WA	2/10/08
245	West Coast Leasing and Finance Pty Ltd	Amanda Cook	WA	2/10/08
246	West Coast Leasing and Finance Pty Ltd	Bruno Primus	WA	2/10/08
247	West Coast Leasing and Finance Pty Ltd	Clinton Pearce	WA	2/10/08
248	LJ Hooker Financial Services	Angelo Salis	VIC	2/10/08
249	Choice Home Loans	Karen Maddison, Mortgage Consultant	WA	7/10/08
250	Loans 4 Sure	Barry Bridgeman, Finance Broker	QLD	7/10/08
251	Infina	Sean Blattman	NSW	7/10/08
252	Infina	Lloyd Thomas	NSW	7/10/08
253	Infina	Samuel Khalil	NSW	7/10/08
254	Hill Ross	John O'Ryan, Manager	NSW	7/10/08



255	Merlot Finance Australia Pty Limited	Michael Allen Hughes	QLD	7/10/08
256	BG Homeloans Pty Ltd	Grant Hawkswell	NSW	7/10/08
257	Ocean View Home Loans	Ivy Dos Santos	QLD	7/10/08
258	Winning Edge Financial Services	Matthew John McLaglen	SA	7/10/08
259	Winning Edge Financial Services	Chris Worthley, Proprietor	SA	7/10/08
260	Moody Kiddell & Partners	Robert Brownlow	NSW	7/10/08
261	Econ Finance Pty Ltd	Paul Shahinian	NSW	7/10/08
262	Select Mortgage Services	Peter Erzay, Finance Manager	WA	7/10/08
263	Vertex Financial Solutions	Michael Doyle, Director	WA	7/10/08
264	Forrest Financial	Tony Forrest	NSW	7/10/08
265	Choice Home Loans	Sharon Coles, Mortgage Consultant	WA	7/10/08
266	Loans 4 Sure	Julie Bridgeman, Finance Broker	QLD	7/10/08
267	Your Finance Group Pty Ltd	John Annear, Mortgage Broker	WA	7/10/08
268	WHK Mortgage First	Margaret Lucas, Finance Professional	VIC	7/10/08
269	Refund Home Loans	Rodney Eastment, Territory Manager	NSW	7/10/08
270	Acclaim Mortgage & Finance	Andre Burress, Finance Specialist	WA	7/10/08
271	Choice Home Loans	Peter Warwick	WA	7/10/08
272	Damara Finance Services	Terry Wilson, Director	WA	7/10/08
273	Queensland Financial Services Pty Ltd	Terry Hill, Director	QLD	7/10/08
274	FinMart Finance Brokers	Bill Keenes, Principal	NSW	7/10/08
275	Equal Partners	Casey Hart	NSW	7/10/08
276	Colonial State Capital	Susie Angelou	SA	7/10/08
277	ESC Finance Solutions	Peter D'Arcy	VIC	7/10/08
278	Choice Rates Pty Ltd	Anthony John Blanch	NSW	7/10/08
279	LJ Hooker Financial Services	Tina Broadhurst	QLD	7/10/08
280	Legal & General Properties	Kelvin Gough, CEO and MD	VIC	7/10/08
281	Choice Home Loans	Mark Ballard	WA	7/10/08
282	Refund Home Loans	Valorie Guldbaek, Territory Manager	WA	7/10/08
283	Mortgage Foundations	Ian McDonald, Director	VIC	7/10/08
284	Westminster Lending Corporation Pty Ltd	John Kiely	WA	7/10/08
285	Choice Home Loans	Rhonda Kendall	WA	7/10/08
286	Loan Scan	Damien Arts, Principal	WA	7/10/08

287	Loan Scan	Paul Hampel, Loan Consultant	WA	7/10/08
288	Elders Home Loans	Ian Wachtel, Regional Development Manager	NT	7/10/08
289	BFS Finance	Col Binding	QLD	7/10/08
290	Refund Home Loans	Flemming Guldbaek, Territory Manager	WA	7/10/08
291	Driver Business Solutions Pty Ltd	Nick Driver	NSW	7/10/08
292	Southside Mortgages	Wendy Beverakis, Director	NSW	7/10/08
293	Velocity Home Loans	Scott Langford, Director	QLD	7/10/08
294		Suzanne Sykes	NSW	7/10/08
295	Option One Financial Partners	Mark Hossen, Director	NSW	7/10/08
296	Holdfast Finance Pty Ltd	Geoff Carter	SA	7/10/08
297	Loans 4 Sure	Todd Bridgeman, Director	QLD	7/10/08
298	Queensland Financial Services Pty Ltd	Trevor Creeley, Director	QLD	7/10/08
299	Midas Group	Jaclyn Merlino, Director	NSW	7/10/08
300	Loanstream Finance	Geoff Kitson	NSW	7/10/08
301	One Site Financial Solution	Liz Zaki, Loans Advisor	NSW	7/10/08
302	Finance Corp	Julie Ivey	WA	7/10/08
303	John Baggott & Associates Pty Ltd	Andrew Townsend	NSW	7/10/08
304	Pro Mortgage	Gavin Moroney	ACT	7/10/08
305	Westate Finance	Mark Rigby	WA	09/10/08
306	WHK Mortgage First	Michael Bratby	VIC	09/10/08
307	Finance Tactics Mortgage Brokers	Tina Pupello	SA	09/10/08
308	Best Home Loans & Mortgage Services	Jemmy Best	QLD	09/10/08
309	Dencorp Financial Solutions	Steven Denver	WA	09/10/08
310	Ernst & Jones Finance	Brad Jones	QLD	09/10/08
311		Russ Jewell	VIC	09/10/08
312	Need a Mortgage Pty Ltd	Glen Miller	QLD	09/10/08
313	Boutique Finance	Shane Will	WA	09/10/08
314	Boutique Finance	Cheryl Quabba	WA	09/10/08
315	Gray Mortgage Originators	Simon Gray	VIC	09/10/08
316	Gray Mortgage Originators	Nathan Xenophontos	VIC	09/10/08
317	ADA Financial Services	Jamie Hammersley	QLD	09/10/08
318	Your Finance Group Pty Ltd	Raymond Webb	WA	09/10/08
319	Queensland Financial Services Pty Ltd	Lisa Venaglia	QLD	09/10/08

320	Wells Partners	Frank Schiraldi	NSW	09/10/08
321	Patto's Finance on the Go Pty Ltd	Kylee Pattison	VIC	09/10/08
322	Larry Walker Home Loans	Larry Walker	NSW	09/10/08
323	Elite Strategies Banking Related Solutions	Ben Nicholls	VIC	09/10/08
324	Aussie Mortgage Masters	Aron Cox	WA	09/10/08
325	Choice Home Loans	Maria Siracusa	VIC	10/10/08
326	Choice Home Loans	Peita Davies	NSW	10/10/08
327	Choice Home Loans	Katrina Couchman	NSW	10/10/08
328	Total Home Loan Options	Sharene Dearlove	SA	10/10/08
329	Good Ideas Man	Peter Mullane	NSW	10/10/08
330	Melbourne Broker Alliance Pty Ltd	Michael W E Hosking	VIC	16/10/08
331	Vasse Finance	Sophie Dwyer	WA	16/10/08
332	All Finance Pty Ltd	John Swanson	VIC	16/10/08
333	Precise Finance Solutions Pty Ltd	David Morgan	NSW	16/10/08
334	Refund Home Loans	Annette Law	QLD	16/10/08
335	Ryan Mortgage & Finance Pty Ltd	Chris Ryan	QLD	16/10/08
336	Choice Home Loans	Sharyn Perrott	NSW	16/10/08
337		Adrian McMahan	SA	16/10/08
338	Woodview Home Loans and Finance	Dean Brown	NSW	16/10/08
339	Choice Home Loans	Roland Serventy	WA	16/10/08
340	First Choice Mortgage Solutions	Steven Andrews	QLD	16/10/08
341	North West Finance Pty Ltd	Brian J Smith	NSW	17/10/08
342	Home Star Finance	Bridget Allan	VIC	17/10/08
343	Premier Finance & associates Pty Ltd	Cameron Dunlop	VIC	17/10/08
344	Tailored Lending Concepts	Stephen Rasmussen	QLD	17/10/08
345		K Heading	SA	22/10/08
346	Mrs. Mortgage	Jennifer M Schelbert	VIC	23/10/08