



Appendix A – Submissions

No.	Provided by
1	CITE Centre for ideas and the economy
2	Professor Joshua S Gans
3	Mr Peter Mair
4	Mortgage and Finance Association of Australia
5	Collins Securities Pty Ltd
6	Better Mortgage Management Pty Ltd
7	Banking and Financial Services Ombudsman Ltd, Author
8	Aussie Home Loans
9	Fujitsu Consulting
10	The Rock Building Society Limited
11	Veda Advantage
12	Reserve Bank of Australia
13	GE Money
14	PMI Mortgage Insurance Ltd
15	LIXI Limited
16	Mortgage Choice Limited
17	Community CPS Australia Ltd

18	Australian Finance Conference
19	Credit Ombudsman Service Limited
19.1	Credit Ombudsman Service Limited (Supplementary)
20	Resi Mortgage Corporation Pty Limited
21	Brotherhood of St Laurence
22	Mates Rates Mortgages
23	CHOICE
24	Council of Mortgage Lenders
25	Wesley Mission
26	Australian Bankers' Association Inc.
27	Commonwealth Bank of Australia
28	ANZ
29	Bank of Western Australia Ltd
30	Australian Securitisation Forum
31	National Australia Bank
31.1	National Australia Bank (Supplementary)
32	Australian Treasury
33	Consumer Credit Legal Centre NSW Inc; Care Inc Financial Counselling Service and the Consumer Law Centre of the ACT
34	Australian Prudential Regulation Authority
35	Consumer Action Law Centre
36	Mr Kevin Vierboom
37	Genworth Financial
38	Department of Consumer and Employment Protection Western Australia
39	Finance Sector Union
40	Challenger Financial Services Group
41	Mr Geoffrey R Hodgkinson
42	Abacus - Australian Mutuals

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- 42.1 Abacus - Australian Mutuals (Supplementary)
 - 43 Australian Payments Clearing Association
 - 44 Reserve Bank of Australia
 - 45 Ms Maria Rigoni
 - 46 All Home Loans (Queensland) Pty Ltd
 - 47 Mortgage Ezy
 - 48 Finance Brokers of Tasmania Pty Ltd
 - 49 Get Financed (NSW) Pty Limited
 - 50 Private Lender
 - 51 Barker-Smith Finance
 - 52 CBC Home Loans
 - 53 The Money Tree
 - 54 Wheatley Financial Services Pty Ltd
 - 55 Liberty Financial Services
 - 56 Refund Home Loans
 - 57 Beltina Pty Limited
 - 58 Choice Home Loans
(additional 346 form letters are listed below)
 - 59 ING Direct
 - 60 Reid Consultants

Additional form letters

Organisation	From
	Bruce Conn
	Jonathan Joyce
	R E Russell
MortgageBroker.com.au	Stephen Bastick
ADA Financial Services	Deb Hammersley
Advanced Mortgage & Legal Group	Erik Laane
A-Lend	Teo Torrelli, Director
Auscredits	Donna Wood
Auscredits	Victor Gonzalez
Auscredits	Kylie Schulke
Auscredits	Stephen Davis
Auscredits	Jim Easton
Auscredits	Andrew Keir
Aussie Mortgage Masters	Geoff Burden
Colonial State Capital	John Angelou, Business Manager
DPS Financial Services Pty Ltd	David Soorkia
EIP Mortgage Solutions Pty Ltd	Gary Dodd
Elders Home Loans	Nicole Cruickshank
Finance Brokers of Tasmania Pty Ltd	David Haas
Financial Zone Pty Ltd	Peter Ioannidis
Green Light Home Loans	Bevin Weier
Green Light Home Loans	Ken Pitt
Habitat Finance & Insurance	Rory Cowman, Director
Home2Home Loans Pty Ltd	Matt Cook

Homeloans 1 st	Xenia Pericich
Horizon Mortgage Planners Pty Ltd	Pauline Murray, Director
Infinity Partners Finance	Sean Soole, Director/CEO
Integrity Loans	Robert Knight, Manager
Intelligent Finance	Philip Ioannou
Intelligent Finance	Kevin Croom
Intelligent Finance	Justin Doobov
Lonestar Finance	Indira Panicker
M&J Financial Services	Mark Jenson, Director
Maverick Financial Services	Paul Brotherson, Director
Maverick Financial Services Consultant	Nick Allman, Senior Finance
Meares Funding Manager	Grant Marshall, Senior Lending
Meares Funding Executive	Adam Gubbay, Project Finance
Medina Financial & Legal Services	Saad Hussein, National Sales Manager
Mint Financial Services Pty Limited	Graham Gribble, Director
Moneywise Group Leasing	Dario Basili, Manager Loans &
Mortgage Simplicity	Robert Seton, Managing Director
MSBN Loans	Naresh Mehrok, Mortgage Broker
Nest Egg Solutions	Terry Thane
O'Keeffe Financial Solutions	Paddy O'Keeffe, Director
Premium Mortgage Group	Aydn O'Neill
Prime Partners Lending Pty Ltd	Patrick Kazzi
Pro Mortgage	Wayne Pattison, Director

ProMortgage	Keith McLaren
ProSolution Private Clients	Stuart Wemyss, Director
Quantum Loans	Terry Brown, Principal
Real Financial Solutions	Neville Herse, Director
Rightgroup.biz	Victor Kumar
Riverina Finance	Nicole Cruickshank
Sage Lending Solutions	Peter Tersteeg
Salisbury Partners	R A Roumanus, Director
Smart Lending Solutions	David Alderdice, Director
Top End Homeloans	Andrew Harley
WhyGroup	Petros Arvanitis, Managing Director
You Select Home Loans	Allan W Pearson, Director
Summit 21 Home Loans	Karen Nahm, Director
Titanium Planners	Andrew Blanchette
	Peter P Troiano
	Peter Dunn
	Aussi Mchugh
Action Mortgage Finance	Doug Barlow, Director
Action Mortgage Finance	Don Burman, Director
Aeoliana Finance	Damien Zanin, Director
All Coast Home loans & Finance	Greg Crellin
All Facets financial Services	Leigh P Salter
Ambrosia Mortgage Services	Sylvie Lo Monaco
Aus Asia Finance	Patricia Goh, Principal
Auscredits	Lynne Sturgess
Auscredits	Sylvia Turpin

Auscredits	Kathy Curry
Aussie Mortgage Masters	Lynne Cox, Director
Australian Lending Centre	Chris Riotto
Australian Lending Centre	Lili Amphone
Australian Lending Centre	Verushka Naidoo
Australian Lending Centre	Karolina Rongo
Australian Mortgage Alliance	Spenser Fong, Principal
BC Home Loans	Bradley James Collett, Director
Big Picture Financial Solutions	Karen Delvaux
Big Picture Financial Solutions	Richard Flint
Big Picture Financial Solutions	Simon Tanner
Capital Lending Group	John Boudoukos
Carlsan Financial Services	Carl A Loughman, Personal Mortgage Adviser
Cascade Home Loans Pty Ltd	George Gyeorffy
Central Credits Pty Ltd	Peter MacSween, Director
Channel Direct Home Loans	Robyn Roberts
Channel Direct Home Loans	Fred Roberts
Chocolate Money Richard Tegoni, Director	Harry Pontikis, Director
Choice Home Loans	Michael Eyles, Principal
Choice Home Loans	Jeff Geering, Principal
Choice Home Loans	Debbie Love
Choice Home Loans	Jeff Gerrans, Principal
Commercial Brokers Australia	Gary Davis, Director and Mark Grady, Partner
Cosimfree Home Loans	Andrew Edmunds

Crawford Mortgage Services	John Maynard, Director
Eastcoast Finance Options Pty Ltd	David Smith, Finance Strategist
Equity Express Pty Ltd	Tim Salway
Expert Lending	Selina Yong
Expert Lending	Paula McSporrان
Expert Lending	Andrew Hill
Expert Lending	Steve Moore
Finance Brokers of Tasmania Pty Ltd	Ken Walton
Finance Solutions 24/7	Chris Crawley, CEO
Finance Solutions 24/7	Craig Adams
Finance Solutions 24/7	Tanya Shaw
First 4 Finance	Gary Strickland, Director
Fort Knox Home Loans	Robert Knox, Mortgage Planner
Fox Morris Financial Services	Adam Johnstone
Freedom Home Loans	Roy Shippen
Global Capital Finance Solutions	Neville Halil
Graham Quast Home Loans	Graham Quast, Manager
Group Finance & Associates Pty Ltd	P J Boyle, Director
Hawkins Financiers	Rick Hawkins
Ikon Finance Pty Ltd	Ling Ying Wang
Investor Loans Network	Andrew Blackburn
Jess Bryant Financial Services Pty Ltd	Jeff Bryant
John Rose & Associates WA	John Rose
Joseph Previti, Mortgage Manager	Joseph Previti
Joslan Securities Pty Limited	Geoff Neilson, Managing Director
KamBiz Mortgage Services	Kamran Sedghi

Kennedy Financial Solutions Pty Ltd	Susan Kennedy
Keyfern Finance	J G Gray, Director
Macquarie Commercial Finance	Lauren Smallsman, Personal Assistant
Macquarie Commercial Finance	Tim Lowe, Director
Macquarie Commercial Finance	Andrew de Saxe, Finance Consultant
Marble Finance	Joel Schonberg, Director
Master Lending Services	Neil McCahon
Matera Harper Kahl	Craig Harper, Director
Matera Harper Kahl	Carl Matera, Director
Matera Harper Kahl	Simon Kahl
Midas Mortgages	Charlton Kerr
Mortgage Fair	Barry Howlett
Mortgage Link	Chris Lloyd, Director
Mosaic Home Loans	L D McCormack
Nevlyn Financial Services	Nev Kross
NSW Mortgage Corp Pty Ltd	Amelia Soares
One for Home Loans	Grahame Bishop
Personal Mortgage Managers	Anthony Damen
Personalised Financial Services Pty Ltd	Keith Alexander
Peter Gomm & Associates Pty Ltd	Peter Gomm
Professional Financial Services WA	Frances Letizia & Neil Pendlebury, Directors
Real People Finance	Brett Abikhair, Director
Red Finance Pty Ltd	Darryn Gledhill
Red Finance Pty Ltd	Peter Smith
RLA Finance Australia	Ralph M Lawson

Sentrik Finance	G J Harris
Sentrik Finance	K B Feltham
Serenity Finance Services	C W Gates, Finance Consultant
SFE Loans	Sarah Eifermann
Smart Financial Pty Ltd	Dale Bannerman, Director/Lending Advisor
Southern Cross Loan Centre	Travis Garmony
Specialised Mortgage Solutions	Barry Swain, Mortgage Adviser
Stateplan Business Finance Brokers	Peter Smith
The Australian Mortgage Specialists	Judy Kohler
The Australian Mortgage Specialists	Trish Lalicz
The Australian Mortgage Specialists	Jessica Kohler
The Loans Analyst	Theo Angelopoulos, Manager
Veritas Lending	Georgina Anderson, Principal
Wealth-Café Home Loans	Peter Colvin, Director
Westap Finance	Tony Pemberton
Westate Finance	Kevin Pausin, director
Zobel	Brad Smart
A Milner Financial Services	Adrian D Milner
Able Finance Services	Sam Crowley
Absolute Financial Services	Mark Cook
Almarex Financial Solutions Pty Ltd	Alexander Marchinovskiy, Managing Director
CGB Finance Consultants Pty Ltd	Colin Brennan
Choice Home Loans	Narelle Beak
Choice Home Loans	Geoff Sinfield
Deakins Home Loan Supermarket	David Deakin

Expert Lending	Jason Knauer
Finpro Finance & Property Solutions	David Painter, Director
Harvest Financial Services	Alan Plumridge, Director
Home Finance Centres of Australia	Alan Watkinson, Business Development Manager
Invent Pty Ltd	Tim Murray, Director
L J Hooker Financial Services	Gerard Credlin
Mason Management Financial Services	Greg Mason, Principal
Pegasus Finance	Peter Ramsay, Finance Director
Prescott Securities	Paul Frisby, Manager
Raine & Horne Financial Services	Shirley Philp
Refund Home Loans	Steven Whitfield, Principal
Reward Home & Commercial Loans	Lisa Berg, Director
Savvy Finance Group	Noel Ryan
Source Financial Services	Gexuan Wu, Senior Mortgage Broker
The Australian Mortgage Specialists	Maggie Shortus
The Australian Mortgage Specialists	Doug Bannister
The Australian Mortgage Specialists	Peter Green
The Australian Mortgage Specialists	Jan Lowe
	Peter Schrader
Able Finance Services	Shane Crowley
Able Finance Services	Glenn Humphrey
Able Finance Services	Michael Best
Able Finance Services	Laurie Williams
Able Finance Services	Martin Mills
Able Finance Services	Derek Lee
Able Finance Services	Steve Banks

All Finanz Solutions	Scott Abraham, Director
Business and Wealth Solutions	Brian McClelland
Custom Mortgage	Heather Pinder, Director
Encompass Financial Services	Steve Skeen
Encompass Financial Services	Lloyd Hughes
Financial Needs	John Grabowski
Fuel Finance	Craig Morgan, Director
Inlet Finance	Mark Barrett
Investors Choice Mortgages	Jane Slack-Smith, Director
Logical Choice Finance	L J J Cantwell
Lord Finance	Mark Lord
Lynx Network Asset Strategies	Lorrishka Fischer, Principal
Macquarie Commercial Finance	Bruce McIntyre, Finance Consultant
Mortgage & Finance Professionals	Ben Baker
National Farm Finance of Australasia	Raymond Hastie, Senior Mortgage Consultant
Ocean Home Loans	Brad Kirwan, Principal
Rob Walmsley Financial Services	Robert Walmsley
Universal Finance Pty Ltd	Adam Dobek
Universal Finance Pty Ltd	A Marquez
Choice Home Loans	Jamie Lopez, Principal
Choice Home Loans	Robert Wheeler, Principal
Macquarie Commercial Finance	Adam Rugg, Finance Broker
Macquarie Commercial Finance	Graeme Brown, Finance Consultant
Macquarie Commercial Finance	Tracey Hosking, Personal Assistant
Macquarie Commercial Finance	John Encina, Finance Consultant
Absolute Lending Solutions	Ritchie McGuinness, Director

Spectrum Tailored Mortgages Pty Ltd	Reid Swift
JayJayem Consulting Services	Jay Menon
Oshawa Financial Services	Richard Luke
ADA Financial Services	Roxy Garro
XS Finance	Peter Maroudas, Mortgage Broker
Assess Financial Services Pty Ltd	George Kostanski
Property Finance Online	Michelle Hall, Finance Consultant
Franck Finance Pty Ltd	Ruth Franck
Education Mortgage and Finance	Graham Bridgewater
Choice Home Loans	Daniel Radley, Mortgage Consultant
LJ Hooker	Michael Lodding, Finance Broker
Loanforce Financial Solutions	Michael Tranter, Finance Broker
Span Finance	Jeff Colley, Mortgage Introducer
Coastline Mortgage Services	Jerry Gibb
West Coast Leasing and Finance	Tibor Vagra
West Coast Leasing and Finance	Hans Beyer, Finance Broker
West Coast Leasing and Finance	Denis Jarovljevic
West Coast Leasing and Finance	Alan McGowan
West Coast Leasing and Finance	Kee Shiang Poon
West Coast Leasing and Finance	Amanda Cook
West Coast Leasing and Finance	Bruno Primus
West Coast Leasing and Finance	Clinton Pearce
LJ Hooker Financial Services	Angelo Salis
Choice Home Loans	Karen Maddison, Mortgage Consultant
Loans 4 Sure	Barry Bridgeman, Finance Broker
Infina	Sean Blattman

Infina	Lloyd Thomas
Infina	Samuel Khalil
Hill Ross	John O’Ryan, Manager
Merlot Finance Australia Pty Limited	Michael Allen Hughes
BG Homeloans Pty Ltd	Grant Hawkswell
Ocean View Home Loans	Ivy Dos Santos
Winning Edge Financial Services	Matthew John McLaglen
Winning Edge Financial Services	Chris Worthley, Proprietor
Moody Kiddell & Partners	Robert Brownlow
Econ Finance Pty Ltd	Paul Shahinian
Select Mortgage Services	Peter Erzay, Finance Manager
Vertex Financial Solutions	Michael Doyle, Director
Forrest Financial	Tony Forrest
Choice Home Loans	Sharon Coles, Mortgage Consultant
Loans 4 Sure	Julie Bridgeman, Finance Broker
Your Finance Group Pty Ltd	John Annear, Mortgage Broker
WHK Mortgage First	Margaret Lucas, Finance Professional
Refund Home Loans	Rodney Eastment, Territory Manager
Acclaim Mortgage & Finance	Andre Burress, Finance Specialist
Choice Home Loans	Peter Warwick
Damara Finance Services	Terry Wilson, Director
Queensland Financial Services Pty Ltd	Terry Hill, Director
FinMart Finance Brokers	Bill Keenes, Principal
Equal Partners	Casey Hart
Colonial State Capital	Susie Angelou
ESC Finance Solutions	Peter D’Arcy

Choice Rates Pty Ltd	Anthony John Blanch
LJ Hooker Financial Services	Tina Broadhurst
Legal & General Properties	Kelvin Gough, CEO and MD
Choice Home Loans	Mark Ballard
Refund Home Loans	Valorie Guldbaek, Territory Manager
Mortgage Foundations	Ian McDonald, Director
Westminster Lending Corporation	John Kiely
Choice Home Loans	Rhonda Kendall
Loan Scan	Damien Arts, Principal
Loan Scan	Paul Hampel, Loan Consultant
Elders Home Loans	Ian Wachtel, Regional Development Manager
BFS Finance	Col Binding
Refund Home Loans	Flemming Guldbaek, Territory Manager
Driver Business Solutions Pty Ltd	Nick Driver
Southside Mortgages	Wendy Beverakis, Director
Velocity Home Loans	Scott Langford, Director Suzanne Sykes
Option One Financial Partners	Mark Hossen, Director
Holdfast Finance Pty Ltd	Geoff Carter
Loans 4 Sure	Todd Bridgeman, Director
Queensland Financial Services Pty Ltd	Trevor Creeley, Director
Midas Group	Jaclyn Merlino, Director
Loanstream Finance	Geoff Kitson
One Site Financial Solution	Liz Zaki, Loans Advisor
Finance Corp	Julie Ivey

John Baggott & Associates Pty Ltd	Andrew Townsend
Pro Mortgage	Gavin Moroney
Westate Finance	Mark Rigby
WHK Mortgage First	Michael Bratby
Finance Tactics Mortgage Brokers	Tina Pupello
Best Home Loans & Mortgage Services	Jemmy Best
Dencorp Financial Solutions	Steven Denver
Ernst & Jones Finance	Brad Jones
	Russ Jewell
Need a Mortgage Pty Ltd	Glen Miller
Boutique Finance	Shane Will
Boutique Finance	Cheryl Quabba
Gray Mortgage Originators	Simon Gray
Gray Mortgage Originators	Nathan Xenophontos
ADA Financial Services	Jamie Hammersley
Your Finance Group Pty Ltd	Raymond Webb
Queensland Financial Services Pty Ltd	Lisa Venaglia
Wells Partners	Frank Schiraldi
Patto's Finance on the Go Pty Ltd	Kylee Pattison
Larry Walker Home Loans	Larry Walker
Elite Banking Related Solutions	Ben Nicholls
Aussie Mortgage Masters	Aron Cox
Choice Home Loans	Maria Siracusa
Choice Home Loans	Peita Davies
Choice Home Loans	Katrina Couchman
Total Home Loan Options	Sharene Dearlove

Good Ideas Man	Peter Mullane
Melbourne Broker Alliance Pty Ltd	Michael W E Hosking
Vasse Finance	Sophie Dwyer
All Finance Pty Ltd	John Swanson
Precise Finance Solutions Pty Ltd	David Morgan
Refund Home Loans	Annette Law
Ryan Mortgage & Finance Pty Ltd	Chris Ryan
Choice Home Loans	Sharyn Perrott
	Adrian McMahon
Woodview Home Loans and Finance	Dean Brown
Choice Home Loans	Roland Serventy
First Choice Mortgage Solutions	Steven Andrews
North West Finance Pty Ltd	Brian J Smith
Home Star Finance	Bridget Allan
Premier Finance & associates Pty Ltd	Cameron Dunlop
Tailored Lending Concepts	Stephen Rasmussen
	K Heading
Mrs Mortgage	Jennifer M Schelbert
Centrepoint Finance QA Pty Ltd	Murray Jackson