



WENDY HIGGINS RANK #3 QUALITY MATTERS

The mantra for good business is 'go the extra mile', according to Mortgage Choice's Elite Business Writer **Wendy Higgins**

IN HER second year as an Elite Business Writer, Wendy Higgins is taking Mortgage Choice from strength to strength.

In the 2009-2010 financial year, Ms Higgins achieved a massive \$141.3 billion in residential mortgage volumes, settling an impressive 562 deals.

Ms Higgins' experience, knowledge, attitude and personal attention to detail have been her key drivers.

"Clients tell me that I explain things in a straightforward manner that they can easily understand. I am very passionate about looking after the client's needs and always thoroughly research what is the best solution for them from our lender panel.

"I really do work 24/7 and don't see my work as a job," she says.

Reflecting on the findings of this year's report, Ms Higgins says she is quite pleased with the result – maintaining her position of last year, in a very healthy third place. "I achieved a personal record in my number of home loan settlements and dollars written," she says.

Much of Ms Higgins' achievement is attributable to her diversifying her business services to introduce life insurance and income protection to her product offering.

Over the next 12 months, however, she is keen to step into a more managerial role: "I intend to work more on my business rather than in it," she says. "With this move, I will be writing fewer loans personally, with the workload shared more equally among my excellent team.

"Compliance will also be a major focus as well as additional diversification," she says.

And when it comes down to the key qualities of a good broker, Ms Higgins says positive personal attributes will ensure they can succeed.

Mental toughness (resilience), connecting with people (heart to heart), passion and purpose (why are we doing this?), vision (planting seeds) and knowledge (confidence and energy) are the most important attributes a good broker should have, she says. ■

TOP 10 WRITERS – AVERAGE LOAN SIZE

RANK	NAME	COMPANY	AVERAGE LOAN SIZE	OVERALL RANKING	CHANGE FROM LAST YEAR
1	Andrew Cusack	Money Warehouse	806,120.53	3	NEW
2	Moshe Moses	Niche Lending	714,285.71	4	Same
3	David Brell	Smartmove	675,942.47	45	Up 7 places
4	Katrina Rowlands	Mortgage Success	627,477.56	12	NEW
5	Donald Yum	Iwision Finance Group	616,883.12	6	Same
6	Jeremy Fisher	1st Street	609,137.06	1	Down
7	Justin Doobov	Intelligent Finance	562,133.63	2	NEW
8	Alex Shumsky	Consolidated FS	508,872.28	18	NEW
9	Jon Somers	Aussie	466,942.42	38	NEW
10	Sean Beavis	Aussie	453,769.12	24	NEW

TOP 10 WRITERS – OTHER BUSINESS (excluding residential mortgages)

RANK	NAME	COMPANY	VOLUME	OVERALL RANKING	CHANGE FROM LAST YEAR
1	Jeremy Fisher	1st Street	160,000,000	1	NEW
2	Justin Doobov	Intelligent Finance	139,700,000	2	Down
3	Moshe Moses	Niche Lending	78,300,000	4	Up 2 places
4	Tony Bice	Finance Made Easy	73,000,000	8	NEW
5	Paul Wright	IPS Home Loans	50,610,000	11	NEW
6	Brad Nolan	Eastern FS	39,450,000	7	NEW
7	Angelo Benedetti	Oracle Lending Solutions	37,000,000	24	NEW
8	Deslie Taylor	Mortgage Choice	35,500,000	15	NEW
9	David Friend	Tiffen & Co and The Mortgage Detective	27,220,000	14	Same
10	Donald Yum	Iwision Finance Group	27,100,000	6	Down