A close-up photograph of a person's hand holding a white rectangular card. The hand is positioned on the left side of the frame, with the thumb and index finger gripping the edges of the card. The card is held horizontally and contains text in a bold, sans-serif font. The background is a plain, light-colored surface.

**IMAGINE SELLING** A LOAN  
TO A CUSTOMER  
**WITHOUT THE EXPENSE**  
OF PHYSICALLY MEETING  
THEM



THE CREATE MY  
MORTGAGE  
SOLUTION WILL  
**SAVE YOU TIME  
& MONEY** WHILE  
IMPROVING  
CUSTOMER  
EXPERIENCE

# THE ONE SCREEN



PROVIDES UNLIMITED  
POSSIBILITIES



Works long hours

# MEET KATE

Looking to buy her first home

Degree in Business Marketing

Works full-time for a transport company

31 years old

**KATE LIKES TO DO  
EVERYTHING ONLINE**

**http://www**

A blue background with a white rounded rectangle containing the text 'http://www'. A yellow arrow points to the end of the text.

# THE CREATE MY MORTGAGE SOLUTION CALCULATES IN REAL-TIME THE MOST SUITABLE LOANS FOR KATE ALL IN ONE EASY TO USE INTERFACE



**MortgageCorp**  
Finding you the right loan



**pepper.**

## Mortgage Calculator - Home Loan Finder - Over 600 Loans from 25 Lenders

### Start here - Loan Information

Calculation Options:

How much do I need to borrow? ▾

Property Price   
 Your Deposit   
 Loan Amount   
 State   
 Term of loan   
 Loan Type   
 Refinance

### Your Calculations

#### Your Income & Servicing Power

Loan to Valuation Ratio LVR	87%
Annual Net Income	\$48000
Annual Expenses	\$0
Borrowing Power	\$374000
Max Monthly Payment	\$3850

[Terms and Conditions of Use](#)

#### Your Purchasing Costs

Stamp Duty	\$8990
Lenders Mortgage Insurance	\$2519
Application Fee	\$0
Solicitors Fees	\$1000
Removalists	\$1000
Fees	\$205
First Home Buyers Grant	\$14000
<b>Total Purchase Costs</b>	<b>-\$286</b>

### First Applicant

#### Basic Details

First Home Buyer?  
 Yes  No   
 Proof of Income?  
 Yes  No   
 Good Credit History?  
 Yes  No

#### Net Monthly Income

Wages/Drawings   
 Dividends   
 Rental Income   
 Child Support / Family Assistance Received

#### Monthly Expenses

Rent / Mortgage Payment   
 Will be rent / mortgage payment be replaced by new loan?  
 Yes  No   
 Car Costs   
 Food / Clothes and Entertainment

#### Liabilities








Total Credit Card Limits   
 Monthly Personal Loan Payment

### Suitable Loans

Monthly Payment	Interest Rate	Intro Rate	Comparison Rate	Lender	Apply
<a href="#">Previous 20</a>	<a href="#">Next 20</a>				
<b>\$1412</b>	<b>5.11%</b>	<b>N/A%</b>	<b>5.16%</b>	<b>Westpac</b>	<b>Apply Now</b>
Term: 30 years Est. Fee: \$600 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly					
Flexi First Option Investment Loan <a href="#">Loan Details</a>					
<b>\$1413</b>	<b>5.12%</b>	<b>N/A%</b>	<b>N/A%</b>	<b>SUNCORP</b>	<b>Apply Now</b>
Term: 30 years Back to Basics \$250K+ Est. Fee: \$760 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly					
<a href="#">Loan Details</a>					
<b>\$1423</b>	<b>5.13%</b>	<b>N/A%</b>	<b>5.27%</b>	<b>HOME SIDE LENDING</b>	<b>Apply Now</b>

CREATE MY MORTGAGE SOLUTION CALCULATES AND SUGGESTS THE MOST APPROPRIATE LOAN BASED ON KATE'S INPUT

THE LOANS IN THE SYSTEM ARE UPDATED DAILY WITH THE LATEST LOAN INFORMATION FROM THE INFORMATION VENDOR

Monthly Payment	Interest Rate	Intro Rate	Comparison Rate	Lender	Apply
<a href="#">Previous 20</a>					<a href="#">Next 20</a>
<b>\$1412</b>	<b>5.11%</b>	<b>N/A%</b>	<b>5.16%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> Est. Fee: \$600 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly <b>Flexi First Option Investment Loan</b> <a href="#">Loan Details</a>					
<b>\$1413</b>	<b>5.12%</b>	<b>N/A%</b>	<b>N/A%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> <b>Back to Basics \$250K +</b> Est. Fee: \$760 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly <b>Loan Details</b>					
<b>\$1423</b>	<b>5.13%</b>	<b>N/A%</b>	<b>5.27%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> Est. Fee: \$750 Annual Fee: \$0 Ongoing Fee: \$8 Ongoing Fee Freq: Monthly <b>Offset Home Loan (NSW/QLD/VIC/ACT) &lt;300</b> <a href="#">Loan Details</a>					
<b>\$1425</b>	<b>5.19%</b>	<b>4.59%</b>	<b>5.14%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> <b>Rate Relief</b> Est. Fee: \$795 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly <b>Loan Details</b>					
<b>\$1456</b>	<b>5.21%</b>	<b>N/A%</b>	<b>N/A%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> Est. Fee: \$300 Annual Fee: \$340 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly <b>Breakfree Standard 250-699</b> <a href="#">Loan Details</a>					
<b>\$1428</b>	<b>5.21%</b>	<b>N/A%</b>	<b>N/A%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> Est. Fee: \$750 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly <b>Professional Mtge Benefits Standard 250-699</b> <a href="#">Loan Details</a>					
<b>\$1440</b>	<b>5.21%</b>	<b>N/A%</b>	<b>N/A%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> Est. Fee: \$914 Annual Fee: \$0 Ongoing Fee: \$12 Ongoing Fee Freq: Monthly <b>No Deposit Home Loan (LEF Option)</b> <a href="#">Loan Details</a>					

ALL OF THE MORTGAGE CALCULATORS ARE IN A SINGLE WINDOW WHICH IS EASY FOR KATE TO UNDERSTAND AND SAVES HER THE TIME OF NAVIGATING SEVEN DIFFERENT WINDOWS

## Your Calculations

### Your Income & Servicing Power

Loan to Valuation Ratio LVR	87%
Annual Net Income	\$48000
Annual Expenses	\$0
Borrowing Power	\$374000
Max Monthly Payment	\$3850

[Terms and Conditions of Use](#)

### Your Purchasing Costs


Stamp Duty	\$8990
Lenders Mortgage Insurance	\$2519
Application Fee	\$0
Solicitors Fees	\$1000
Removalists	\$1000
Fees	\$205
First Home Buyers Grant	\$14000
Total Purchase Costs	<b>\$-286</b>

AS KATE TYPES IN HER  
DETAILS LOANS ARE  
SUGGESTED IN REAL-  
TIME

THE MORE DETAILS  
KATE PROVIDES THE  
MORE SUITABLE THE  
LOANS SUGGESTED  
ARE





KATE SEES THE LOAN SHE WANTS AND APPLIES ONLINE PROVIDING MORTGAGE CORP WITH ALL OF THE DETAILS THEY NEED TO START THE PROCESS

<b>\$1412</b>	<b>5.11%</b>	<b>N/A%</b>	<b>5.16%</b>		<a href="#">Apply Now</a>
<b>Term: 30 years</b> Est. Fee: \$600 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly					<a href="#">Loan Details</a>
<b>Flexi First Option Investment Loan</b>					

MORTGAGE CORP HAVE SAVED THEMSELVES THE EXPENSE OF SEEING KATE IN PERSON

# AN EMAIL IS SENT TO KATE WITH THE FORMS FOR HER TO SIGN AND EMAIL BACK TO MORTGAGE CORP

Reply Reply all Forward |  

## Mortgage Corp - Loan Application

From: [loans@mortgagecorp.com.au](mailto:loans@mortgagecorp.com.au)

Sent: Thursday, 27 August 2009 11:48:58 PM

To:



Hi Kate Hutch

Thank you for your interest in [Mortgage Corp](#). We will contact you shortly regarding your loan status.

The loan you requested was Flexi First Option Investment Loan from Westpac.

Regards,  
Mike

**MortgageCorp Australia Pty Ltd**  
FBAA Accredited Finance Brokers  
(02) 8006 8002 [loans@mortgagecorp.com.au](mailto:loans@mortgagecorp.com.au)

# THE LEAD IS ADDED TO MORTGAGE CORP'S CRM SOLUTION





KATE IS HAPPY AS SHE HAS  
BEEN ABLE TO EASILY  
COMPLETE A TRADITIONALLY  
COMPLICATED PROCESS  
ONLINE AND  
MORTGAGE CORP  
IS HAPPY AS THEY  
HAVE SAVE TIME  
AND MONEY



<http://createmy.com.au/>



<http://calculator.mortgagecorp.com.au/>

# THE CREATE MY MORTGAGE SOLUTION CALCULATES IN REAL-TIME THE MOST SUITABLE LOANS FOR CUSTOMERS ALL IN ONE EASY TO USE INTERFACE

- The Mortgage Corp CEO wanted to address the need for savvy customers, who prefer internet shopping, to use the internet as the primary way of buying a mortgage loan without having a person physically visiting their home
- Create My was engaged because of the high profile work Create My completed in the USA demonstrating how they transform traditionally complex processes in into simple stream-lined online customer engagements
- Create My built Mortgage Corp an application which provides customers with real-time information of loans, updated daily, which suits their needs
- Customers are able to apply online and complete the whole process without having to have face-to-face interaction with Mortgage Corp
- The web application interfaces with Mortgage Corp's CRM for their back-office staff to process loans

**Mortgage Calculator - Home Loan Finder - Over 600 Loans from 25 Lenders**

**Start here - Loan Information**

Calculation Options:  
How much do I need to borrow?:

Property Price: 300000  
Your Deposit: 40000  
Loan Amount: 259714  
State: New South V  
Term of loan: 30 Years  
Loan Type: Any  
Refinance:

**Your Calculations**

**Your Income & Servicing Power**

Loan to Valuation Ratio LVR	87%
Annual Net Income	\$48000
Annual Expenses	\$0
Borrowing Power	\$374000
Max Monthly Payment	\$3950

[Terms and Conditions of Use](#)

**Your Purchasing Costs**

Stamp Duty	\$8990
Lenders Mortgage Insurance	\$2519
Application Fee	\$0
Solicitors Fees	\$1000
Removalists	\$1000
Fees	\$205
First Home Buyers Grant	\$14000
Total Purchase Costs	<b>\$-286</b>

**First Applicant**

**Basic Details**

First Home Buyer? Yes  No   
Proof of Income? Yes  No   
Good Credit History? Yes  No

**Net Monthly Income**

Wages/Drawings: 4000  
Dividends:  
Rental Income:  
Child Support / Family Assistance Received:

**Monthly Expenses**

Rent / Mortgage Payment: 1200  
Will be rent / mortgage payment be replaced by new loan? Yes  No   
Car Costs:  
Food / Clothes and Entertainment:

**Liabilities**

Total Credit Card Limits: 2000  
Monthly Personal Loan Payment: 50

**Suitable Loans**

Monthly Payment	Interest Rate	Intro Rate	Comparison Rate	Lender	Apply
\$1412	5.11%	N/A%	5.16%	Westpac	Apply Now
Term: 30 years Est. Fee: \$600 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly Flexi First Option Investment Loan <a href="#">Loan Details</a>					
\$1413	5.12%	N/A%	N/A%	SUNCORP	Apply Now
Term: 30 years Back to Basics \$250K+ Est. Fee: \$760 Annual Fee: \$0 Ongoing Fee: \$0 Ongoing Fee Freq: Monthly <a href="#">Loan Details</a>					
\$1423	5.13%	N/A%	5.27%	HOME SIDE	Apply Now

**[CREATEMY]**  
eCommerce & Website Design

<http://createmy.com.au/>

**MortgageCorp**  
Finding you the right loan

<http://calculator.mortgagecorp.com.au/>