

We'll help you make
the right choice.



smarter finance & wealth creation.™

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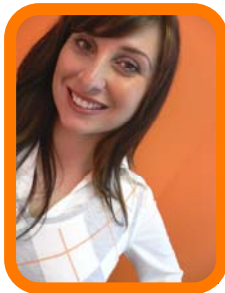
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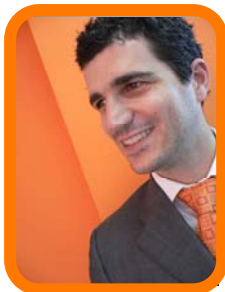
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Discover the Urbantech advantage.



Lia Cocks
Director
Finance & Wealth Technician



Sam Cocks
Managing Director
Business Development

Who is Urbantech Finance?

Borrow for Tomorrow.™

Our flagship financial services business, Urbantech Finance, was formed a few years back after we discovered first hand, a lack of creativity and expertise in the broker market. Our team of consultants are young, dynamic and passionate about educating and assisting clients to greatly improve their financial wellbeing through smarter finance and wealth creation. As we like to say you need to borrow for tomorrow, not just for today.

Get the right advice, first time! Our Senior Loan Technicians and Team Leaders have an extensive property and investment background with years of experience negotiating and structuring their own investment and project finance. We are not bank lenders, but rather expert consultants, dedicated to saving and making you money. Having experienced the industry from both the broker and client aspect, we understand what innovative finance is all about.

At Urbantech Finance we deal with the best lenders in the industry. You will have access to the latest and greatest products from over 40 financiers. However, at Urbantech Finance we will show you what the banks and other brokers will not; how to pay off your home in record time saving years of repayments and thousands of dollars and how to create wealth through property investment. Call us today, our service is free and saves you hours of precious time and unwanted stress.



We have a **vision** of empowering people to take control of their finances and significantly improve their overall wellbeing.

Our **mission** is to provide the best finance consultancy service in Australia. We will do this by actively encouraging relationships over sales and providing innovative financial solutions for those who want to create their very own blueprint for success.



Do You Want To...

Access a creative loan technician with years of experience negotiating with lenders for investment and project finance?

Receive ongoing support and follow up, monthly newsletters and market updates, free advisor consultations, access to unlimited property sales data reports, property education tools, insurance products, rewards and more?

Re-Innovate™ your loan and slash your monthly repayments or release your trapped equity to renovate your home, consolidate high interest consumer debt or take a well deserved holiday?

Have the best possible interest rate, product and finance structure that not only saves you thousands now, but importantly allows you to build a significant investment portfolio in the future? We ensure that you Borrow For Tomorrow™, not just for today.

Achieve your Maximum Purchasing Power™ and feel at ease knowing that you have pre-approved finance in place whilst looking for your first home or investment property?

Attain the highest property valuations and loan to value ratio's [LVR's], low exit/break costs, have access to short term finance and more, even if you're self employed, have a poor credit rating or have been bankrupt?

Obtain a personal loan, car loan, business loan including franchise loans, or equipment finance including chattel mortgages, hire purchasing & leasing, and have access to a complete range of general and life insurance products?

Learn how sophisticated investors use innovative finance strategies to purchase multiple properties and build a large property portfolio?

'Urbantech Finance can help you to build your very own blueprint for financial success.'

To experience our fresh approach and innovative solutions call us today on 08 8451 1500. Our Senior Loan Technicians are ready to discuss your ideas, goals and dreams!

Why Use Urbantech Finance?

Knowledge & Experience. The right advice.

Do you want smarter loan advice? We have years of hands on experience in real estate investment and finance, implementing some of the most innovative strategies. This means that you can be confident that we know the 'ins and outs' of the property and finance industry and have the answers to your important questions.

Borrow For Tomorrow™. Not just for today.

Your financial structure needs to be able to adapt and change as you do. Most brokers in the market have access to the same lenders and products, however as sophisticated investors we understand the complex number of variables required in order to create you the right financial structure to achieve your short AND long term goals. As our client we'll always make sure that you achieve your Maximum Purchasing Power™ and that you Borrow For Tomorrow™, not just for today!

Boutique Company. Personal touch.

Some brokers treat you as 'just another number' or even palm you off to a junior loan writer! With Urbantech Finance you instead deal directly with our experienced Senior Loan Technicians and Directors. Through our unique personalised focus, we spend the time to understand your needs and desires. Coupled with our fresh approach, we'll tailor a financial solution that will assist you now AND into the future. Our aim is to help you grow your wealth!

100's Of Products. More features.

We simply deal with the best lenders in the industry. You will have access to the latest and greatest products from over 40 financiers. Whether you are looking for a line of credit, low or no document loan, offset account facility, no deposit loan, professional package, discounted rate, fixed rate or split loan, construction loan, non-conforming loan, short term loan, bridging loan, deposit bond and more, we have the product to suit your unique situation.

Investor Focus. We're an investor too.

As investors we understand that the interest rate is not always the most important feature of a loan. How about a loan with a 95-105% LVR to maximise your leverage and returns? Low exit costs when you refinance to release the equity you have created through renovation? A low document loan without mortgage insurance or the flexibility to choose, or maybe a lender with servicing criteria which best suits your situation? Unlike many other brokers in the market we are actually active property investors.

Ongoing Support. But wait there's more.

Our focus is to actively encourage relationships over sales and provide you with greater support and value-add services to help you grow your wealth. Through our Client Affiliate Program we have developed a number of support programs including our Rewards Program, Recommendation Program, Advisor Program, Education Program, Network Program, Wealth Acceleration Program, and Opportunities Program.

Borrow for tomorrow.™

Service Guarantee. No risk to you.

Why should you take on any more consumer risk! At Urbantech Finance we have completely removed the risk when choosing to use our financial services. As we believe so much in our service, products and fresh approach to finance consultancy we are prepared to take on all the risk by offering our powerful and industry-unique unconditional Cash Back Service Guarantee.

No Pain. Only your gain.

All your finance pain and stress stops with us! How would you like to know that we will gladly take care of every single step required for you to get the right finance! We will stay in touch and keep you informed during the loan process, overcoming any potential barriers that may arise. To assist, we have developed a Service Commitment Flow Chart that maps out the entire loan process to ensure that you are totally kept in the loop.

Avoid Time Wasting. Act now.

When considering a new purchase some clients feel unsure about their financial capacity. This leads to procrastination, time wasting and lost opportunity. Whether you're looking for pre-approval or just want to know your Maximum Purchasing Power™, we can quickly and easily confirm that you have the goods to purchase real estate right now, as well as assist you to build a plan for your future.

Charity Program. Giving to others.

Urbantech Finance is committed to community services and those in need. With your help we donate 1% of our total turnover to several charities including The Cancer Council, The Variety Club, Make a Wish Foundation and Asthma South Australia.



A product
for every
situation.

Our Range of Products.

Urbantech Finance knows how important it is to secure the loan that suits you best. After all, buying a property is one of the biggest financial commitments you will make in a lifetime. Whether you are a first or second homebuyer, an investor, someone looking to refinance, or simply wanting to access the equity built up in your home, let one of our Senior Loan Technicians help structure a loan that is right for you.

Basic Loan

This common type of loan product is suitable for both owner occupied or investment properties. It has a variable interest rate that rises and falls with the market and it is usually cheaper than the standard variable rate. Basic Home Loans however, often have restrictions on their features, or don't offer the same level of flexibility as a Standard Variable Product. Nonetheless, a Basic Home Loan is a great way of taking advantage of a lower interest rate without having to lock into a fixed interest rate product.

Bridging Loan

Sometimes referred to as Relocation Loans, they are used by borrowers with an existing property or home loan. If you want to purchase your new dream home before selling your existing property, a Bridging Loan will provide enough funds to cover the full purchase price and associated costs of your new property purchase. However, the lender will take both your new property and your current property as security for the loan. Depending on the lender, Bridging Loans generally carry a term of around six to twelve months from the date of settlement of the new property, giving you enough time to sell your previous home.

Construction Loan

When building a home you will not need to draw down the entire amount of your loan at once. A Construction Loan allows you to pay your building costs in 5 stages and interest is only calculated on the amount which has been drawn down. Most financiers will lend based on the value of the land plus the costs of the building improvements. Usually Construction Loans are interest only with an interest rate slightly higher than a normal residential loan.

Deposit Bond

A Deposit Bond or 'Guarantee' is a substitute for the cash deposit on residential property, in between signing contracts and settlement. It helps secure the sale by providing the vendor with a guaranteed deposit. At settlement the purchaser has to pay the full purchase price and pay out the Deposit Bond. Deposit Bonds are useful when funds are tied up, such as in the sale of an existing property, or in the case of term deposits or shares. Deposit bonds are usually issued by large insurance companies and require a simple application process.

Fixed Loan

A Fixed Rate Home Loan is a loan which 'locks in' an interest rate for a fixed period of time. Rates can usually be fixed for 1,2,3,4 & 5 years. Fixed Rate Home Loans appeal to borrowers who prefer the security of a set repayment, without the worry of a variable interest rate that may increase over time. It is important to remember that Fixed Rate Home Loans often present lower levels of flexibility as a trade off for the guaranteed rate and most have high penalty fees if you want to refinance out of the product during the fixed period.

Honeymoon Rate Loan

These types of loans offer a discounted interest rate usually for the 1st year of the loan. The rate may be fixed, or capped, meaning that if interest rates rise your rate will not go up but if rates fall your rate will go down and you will benefit. Once the Introductory or Honeymoon period is finished, the interest rate usually reverts to the standard variable rate. The advantage of a Honeymoon Rate Loan is that it offers borrowers a chance to reduce their loan principal quickly by making extra repayments. The main disadvantage is that most banks charge penalties if you discharge these types of mortgages within the first 3-4 years after settlement.

Line of Credit

A true Line of Credit facility differs from a traditional home loan in that the lenders do not require a minimum monthly repayment as long as you do not go above the approved credit limit. This greater flexibility compared with traditional home loans allows a borrower to use their income and savings to reduce the balance of their Line of Credit and thus reduce the interest payable. Lines of Credit are suited to borrowers who want flexibility and control over their home loan so that they can pay their home off in record time or those who want to build a wealth creation plan and buy multiple properties.

Low Doc Loan

Low Doc Loans are relatively new to the market. They are a flexible finance solution for self employed people who have income and assets but may not have all the usual paperwork such as financial statements or tax returns. With a Low Doc Loan you get all the features of a standard variable product such as, access to redraw, flexible repayment options, ability to make lump sum repayments and even mortgage minimization through a line of credit. To be eligible for this product you will need a clear credit history and sufficient equity or savings [usually around 10% - 25% of the value of the property] to complete the purchase.

No Deposit Home Loan

A No Deposit Home Loan allows owner occupiers to borrow up to 100-105% of the purchase price whilst still providing a full range of home loan features. However, don't get caught out, you will still have to come up with the settlement costs such as property and loan stamp duty, mortgage insurance and legal fees. This may be as much as 6-7% of the purchase price. These products also generally attract a higher rate of interest to compensate for the lenders increased risk. No Deposit Loans have strict entry requirements such as postcode restrictions and employment history. Only applicants with a clear credit history will be considered for these loans.

Non-Conforming Loan

Non-Conforming Loans are designed for borrowers who do not meet 'standard bank criteria' and may include seasonal or contract workers, non-residents, small or no-deposit holders, people with a poor credit history or previous bankrupts. This type of loan may also be suitable if you wish to borrow 100% or more of a property's value. Most Non-Conforming Loans attract a higher rate of interest.

Offset Loan

A home loan with a linked Offset Account, gives you the flexibility of using your income and savings to reduce the balance of your home loan, thus saving you interest. The best Offset Loan products allow 100% of your savings to be used to offset the balance of your home loan. Accordingly, the balance of your Offset Account is deducted from your loan amount, before calculating interest. They are best suited to borrowers who have excess funds available and require the flexibility to use them at any given time. Offset Loans can be used in the same way as a Line of Credit as most lenders calculate interest on a daily basis. Often these loans are priced the same as a standard variable product.

Professional Package

Most banks offer home loan 'packages' aimed at those who fall into a high income bracket or for members of professional associations. Professional Home Loan Packages generally offer attractive discounts to the standard variable interest rate as well as access to Gold Credit Cards, reduced insurance premiums and other benefits such as discounted application fees. There are generally qualifiers in place such as; minimum household income, minimum loan amounts or alternatively membership of a professional body. These qualifiers are intended to restrict the access to these products.

Reverse Mortgage [Senior's Equity Release]

The Reverse Mortgage Loan has been introduced for retirees wanting to take advantage of the equity they have built up in their home and use it to supplement their retirement income. Generally all repayments, fees and charges will be added to the loan balance [capitalised] each month so that borrowers don't have to make any repayments whatsoever. There is normally a minimum loan amount of \$10,000 and a maximum amount as high as 45% of the property's value. The lender recoups their loan principal, interest and fees when the borrowers pass away, the property is sold or when the borrowers buy a new house. To qualify for this loan you generally have to be over 65 years of age.

Split Loan

A Split Loan is ideal for a borrower who wishes to benefit from two loan products rather than just one. An example is a borrower who wants to take advantage of a fixed rate loan product in combination with a variable rate loan product. It can give the borrower the best of both worlds as they can fix in a portion of their loan to provide interest rate and repayment stability, while still allowing them the flexibility to make additional lump sum repayments on the variable portion of the loan.

Standard Variable Loan

Standard Variable Rate Loans are based on the official Reserve Bank rate and, as the name suggests, will vary with time depending on the state of the economy. If rates go up so will your repayments and vice versa if they go down. This type of loan is traditionally the most flexible and may include optional features such as the ability to make extra repayments, redraw funds or to split your loan.

How Can Urbantech Finance Help You?

At Urbantech Finance our efforts focus on understanding what our clients need in order to prosper now AND into the future. You may want to pay off your home in record time or slash your monthly commitments by refinancing and consolidating your debt. You may be looking to build your dream home or planning to buy 5-10 investment properties. Maybe you wish to implement the latest and most creative finance and investment strategies or require funding for your upcoming development project. Whatever your goals we have a fresh finance solution.

Loan Re-Innovation™.

Like your property your loan can become outdated, impractical or just too restrictive for your growing needs. So does your loan need a renovation? Are your finances holding you back? Well don't just renovate, Re-Innovate™! Let us assess your current loans and liabilities and upgrade your financial structure. This will save you thousands and allow you scope to expand and grow your wealth.

There are 3 main reasons for updating your current financial structure:

1. To take advantage of lower priced loans in the market. [Refinancing]
2. To consolidate high interest consumer and other debt. [Debt Consolidation]
3. To release trapped property equity to use for investment, renovation or development. [Investment]

Refinancing.

When was the last time you reviewed your home loan? Two years? Five years? Never? Typically home owners commit to mortgages and then never think about them again, without realising their true cost over time. Interestingly, with most other recurring financial commitments you continually shop around to find the best deal, well why not your mortgage? Refinancing often results in a lower interest rate which, in turn either decreases repayments and improves lifestyle, or reduces the term of the loan thus allowing you to own your own home sooner. Best of all, refinancing through Urbantech Finance means that the lenders compete to offer you their best product. There is no running around on your part, we will do all the analysis required and provide you with a range of exciting options. Why not open your home loan for inspection and let Urbantech Finance illustrate the benefits of refinancing.

Debt Consolidation.

You can make significant savings by bundling all your debts together. Why pay hefty interest rates on personal loans, overdrafts, car loans or outstanding balances on store and credit cards when you can place it all under one umbrella at the same low interest rate as your home loan. Home loan rates are significantly cheaper than those for other loans, so why not take advantage of this and pay less interest. This will give you access to more cash on a monthly basis and can assist you to pay off your loan quicker.

Let Urbantech Finance show you how to consolidate your finances and save years of repayments, shaving thousands of dollars off your interest expenses, not to mention reducing your list of bills and paper work. It just makes financial sense to consolidate!

Investment.

Your financial structure needs to be able to adapt and change as you do. Most brokers in the market have access to the same lenders and products, however as experienced investors, we understand the complex number of variables required in order to create you the right financial structure to achieve your short AND long term goals. As our client we'll always make sure that you achieve your Maximum Purchasing Power™ and that you Borrow For Tomorrow™. As investors we understand that the interest rate is not always the most important feature of a loan. How about a loan with a 95-105% LVR to maximise your leverage and returns? Low exit costs when you refinance to release the equity you have created through renovation? A low doc loan without mortgage insurance or the flexibility to choose, or maybe a lender with servicing criteria which best suits your situation? Unlike other brokers in the market, we are active property investors!

Buying Your First Home.

No deposit? No Worries! At Urbantech Finance we regularly structure finance for first home buyers without a deposit and for people who just don't fit the banks mould. We have a range of no-deposit home loans that allow you to borrow up to 100-105% of the purchase price. Apart from creating the right finance structure for you, we can also assist in finding your dream home, helping you negotiate the right price and ensuring you settle on time.

Minimise Your Mortgage.

By efficiently structuring your home loan you can drastically reduce your loan balance. Many home loans now allow you to pay your salary directly into your loan. If you combine this with the use of a credit card or cash card to pay your day to day living costs, you will benefit from reduced interest charges against your outstanding loan balance. Mortgage minimization requires a sensible approach to budgeting. This will however, enable you to repay your loan quicker and save yourself vast amounts of interest. To find out how much interest you can save and how many years you can take off your loan, simply call your Urbantech Finance Loan Technician.

Difficult Finance.

Do you have a poor credit rating, can't show financials, have no deposit, have been declined for finance or have been bankrupt in the past 5 years? Regardless of your current situation there is a product and solution for your finance problems. We can source short term finance for fast settlements, reinvent deals that just don't meet lending criteria, or as in the case of some clients, deliver a complete financial overhaul. At Urbantech Finance we simply thrive on solving problems, fast!

Variable or Fixed or Both?

Fixing an interest rate gives you the comfort of knowing how much your repayment will be and helps you to budget while giving you peace of mind and protection from rising interest rates. However, fixed rate products lack flexibility. They do not allow you to make extra repayments and have high early exit costs. Split loans help you to get around this problem by allowing you to specify what portion of your loan you would like fixed and what portion stays at a variable rate. For those who are unsure whether to go for a fixed rate loan or a variable rate loan, a split loan offers the best of both worlds. It gives you the flexibility to make extra repayments while providing you a hedge against rising or falling interest rates. To find out a range of 'tricks of the trade' that can help you to save more money, speak to one of our Senior Loan Technicians.

Explaining The Fees And Charges.

Urbantech Finance will be sure to explain all the fees and charges to you, before you commit to a loan. These costs may include; conveyancing costs, application fees, monthly service fees, valuation costs, legal fees and mortgage insurance (if necessary). Also these days very few people actually carry their loan out to full term and there are often costs involved when discharging a loan early. Our experienced Loan Technicians understand all the fees involved so rest assured that whatever the charge, Urbantech Finance will discuss it with you.

Unlocking The Vault.

We have a holistic approach to our client's finance. Mortgage brokers only arrange home loans, however at Urbantech Finance we have an abundance of finance and insurance options available to you. Through our 40+ financiers we provide; commercial and development finance, business finance including franchises, car finance including hire purchasing & leasing and non-conforming, personal & short term finance, equipment finance including chattel mortgages and novated leasing finance, as well as general & life insurance services.

Protect Your Assets.

We are excited to offer a range of market-leading insurance products to assist our clients in protecting their valuable assets. We have developed an alliance with CGU for General Insurance cover and Australian Life Insurance [ALI] for Life Insurance cover. CGU, one of Australia's largest intermediary-based insurers offers a diverse mix of personal, commercial and rural insurance products to meet the specific needs of its customers, who range from families and individuals to large corporations. CGU is part of IAG, Australasia's leading general insurance group. ALI life insurance products are insured by PrefSure Life Limited, one of Australia's largest risk-only life insurers following their merger with Lumley Life Limited in 2003.

Our insurance policies include; House & Contents, Landlords, Motor Vehicle, Professional Indemnity, Strata, Mortgage Protection, Boat, Caravan, Business, Construction and Life Insurance. For a free online quote visit our website or call 08 8451 1500.

Join our team.

Keep Up To Date.

Free [HOME:TRUTH] Magazine

Be informed! Our free monthly newsletter and magazine will keep you up to date with the latest news, products and tips in the areas of finance, property, tax and lifestyle. To subscribe to Home Truth simply visit our website and follow the links. While you are there you can also view our previous editions and download them to your computer.

Partner Support Programs.

If you want to be successful you have to build a successful team! At Urbantech Finance we understand that the average property investor often loses out financially because they are not part of a winning team. At Urbantech Finance we have packaged a number of exciting and powerful education and wealth building services to enable you to achieve your full financial potential. We simply call it our **Client Affiliate Program**.

Client Affiliate Program

Don't go it alone, join our team! Our Client Affiliate Program provides a range of unrivalled support and value-add services for clients. As part of our team, when you join the Client Affiliate Program you will have access to unique and valuable information, advice, resources, individuals and opportunities to 'fast track' your success! We have created 7 Channels of support through our Rewards Program, Recommendation Program, Advisor Program, Education Program, Network Program, Wealth Acceleration Program and Opportunities Program. Membership is normally \$500 however as a client of Urbantech Finance your entry is FREE. For more information visit our website or call 08 8451 1500.

Urbantech Scholar.

Dream Your Future.™

Urbantech Scholar, a division of Urbantech Group Pty Ltd, delivers a range of property education services. Whether you are new to the property game or a seasoned investor, our invaluable resources will make you rethink how you view real estate investment. So dream, read, listen, play, learn and plan. Then take action!

Dream. Borrow. Invest.™

Property Education.

There are many different ways to invest in real estate. Some require greater levels of knowledge, time and effort, while some are more aggressive than others. Which strategies are right for you? At Urbantech Scholar we believe that there is no one right way. That's why we have compiled a number of resources from some of the best and most experienced investors in the world today that will teach you a variety of ways to create financial freedom through real estate. These resources include the premier property investment education product the 'Wealth Building System™', our 10 Pro-Action Steps™, recommended reading list, our personal business plan builder, cashflow game nights, client affiliate nights & symposiums, as well as our coaching and mentoring services.

Everyone wants the ability to take more control over their own financial circumstances, dreaming of a day when they will be able to do what they want, when they want, with whomever they want. Financial independence will give you back your freedom. It allows you to stop trading all your time for money so you can finally achieve a balance between family & business and work & play.

Applying the knowledge you gain from our resources will give you the opportunity to develop a large property investment portfolio and achieve greater financial and personal wellbeing! Everyone is certainly different, but your success will be directly proportionate to your work ethic, your willingness to learn, and how much time you dedicate to using the resources. Another determining factor will be your genuine interest in working with and helping others. To quote the Zig Ziglar principle, "You can have anything in this life that you want, if you'll just help enough other people get what they want."

We hope that you will not only learn how to become a great property investor, but also hope that through the business and personal development training you'll be exposed to, you will have the opportunity to achieve resounding personal growth. This will ensure you bring more success and joy into your life and those around you. For more information visit our website or call us on 08 8451 1500.



Urbantech Empire.

Invest For Your Freedom.™

Urbantech Empire, a division of Urbantech Group Pty Ltd, delivers a range of property investment services. You will have access to our Free Property Investor's Tool-Kit including free advisor consultations, unlimited free property sales reports, our RE-Search Kit™, letter of offer template, investment business plan builder, real estate opportunities and more.

Dream. Borrow. Invest.™

Property Investment.

The aim of investing in property is to either create capital growth or cashflow. The old way is to buy, hold and wait, and then wait some more. The new way is to create value, fast. You can create capital growth by renovating established property, developing new property, buying in bulk to achieve wholesale prices, buying in a booming market, subdividing land or even buying in the first stage of a new subdivision. To create cashflow you can buy in outer areas with high rental yields, use lease options or purchase high yielding retail/commercial property.

The catch - you have to buy property to enjoy the benefits of it! Did you know that smart investors use Joint Venture [JV] Partnerships to help leverage their financial position and build a larger property portfolio? A JV is when two parties form a partnership to buy a property that individually they could not afford. For more information visit our website or call us on 08 8451 1500.



It's as easy as 1,2, 3.

01 | Contact Us

Call us now on 08 8451 1500 to discuss your specific requirements. We have the solution you're looking for.

02 | FREE Consultation

We will discuss in detail your current situation and provide many exciting finance options.

03 | Finance Solution

This means you will get the right product and features to allow you to achieve your financial goals.

What Our Clients Say About Us.

"We found Lia excellent to deal with! What a refreshing change to find someone that actually understands finance and can help us with our investment plans. We had an idea of what we wanted to do but Lia was able to make it happen. We have found her to be both professional and knowledgeable whilst remaining friendly and efficient. Thanks to Lia and the team at Urbantech."

Phil & Karen Palmer, Mylor SA

"Thanks to Lia we were able to achieve a better rate on our current home loan saving us thousands. She was not only extremely knowledgeable about the products which gave us many great options, but she had a fantastic follow up service."

Danny & Kristy Drusetta, Dernancourt SA

"As my own interests in property investment began to develop in recent years, Lia provided a solid base for helping me to achieve my pursuits into these property purchases. Through our many discussions and analysis of my goals, I have been able to work myself into a very satisfying financial position, and Lia's knowledge and recommendations are currently enabling me to move into a position whereby I will be able to make my next purchase. Lia's infective zest for life and her passion for teaching others to become financially independent is always inspiring to me and I know that had it not been for her continual assistance, I would not be in the position I am now in. I know that Lia will be a tremendous success in life, both professionally and personally, because of her strong desire to help others."

Chris Holding, Payneham SA

"My accountant suggested that I contact Lia in regards to refinancing a Line Of Credit...her response in organising valuations and finance was excellent...Lia's personal attention in visiting me at a suitable time to organise the signing of paperwork was greatly appreciated. I will certainly use Lia's services in the future and can recommend her to anybody requiring any type of financial service."

Hiram Beer, Crafers West SA

"We have known Lia Cocks for approximately sixteen months. During that time she has helped us obtain investment funds via equity in our home on two occasions. The first enabled us to participate in a property development that returned us a very healthy profit within 12 months and the second enabled us to buy our first investment unit which has increased sharply in value in just over six months. Lia's expert advice on both occasions gave us reassurance and helped us immensely. Her knowledge of loans, financing, investments and real estate is incredible and her input proved crucial in our planning, decision making and achievements so far. We have no hesitation in recommending her and Urbantech Finance to anyone who wishes to seek expertise in the fields of finance, investment and real estate."

Graham & Rhelma Badger, Royal Park SA

"Lia has been a wonderful inspiration to me. Her demeanour at all times has been warm, friendly, caring and her knowledge is sound and thorough...she has offered her guidance and advice in a friendly, non-threatening, easy to understand manner. Lia has helped me to make informed decisions on my financial future to best serve me in the years to come. Her work is faultless and she is always well prepared, and returns communication promptly with an enigmatic energy that enthuses into her love of her chosen field. ...I find her company to be an inspiration; a refreshing take on what life has to offer!! I wish Lia and Urbantech every success and know that with her enthusiasm and infectious love of life and finance, she will take her company to great heights!"

Christine Stone, Hectorville SA

"...thanks to you for all the help you have given us over the past few months. We appreciate all the phone calls you made on our behalf to sort out the banks problems. We are also grateful for your advice, which has helped us with some important choices we have made. You're a lovely person, whom we also look upon as a good friend. Many thanks again for all you do for us."

Gaye & Ben Ramstrom, Teringie SA

"Our family accessed Lia's service to acquire a property in January 2005. Lia alleviated much of the concerns for the purchase by acting as a one-stop-shop for the process, obtaining a great loan structure as well as providing advice on all the necessary steps in purchasing the residence. All of this was arranged at times to suit our busy lifestyle including appointments in our home so as to minimise any inconveniences. Lia's personal touches and ongoing support have endeared her to the family and form the basis of this recommendation. Our son, Simon, is currently exercising his options regarding purchasing an investment property, and Lia is again managing the process to achieve this outcome."

Terry, Janet & Simon Kent, Glenalta SA

"I had used numerous brokers before and was never happy with the result. I felt they were all in it for themselves and always over promised and under delivered. Lia was a breath of fresh air, just brilliant. I know that her inside knowledge of property, investment and finance helped us to overcome some complex hurdles. I had just finished renovating my house and wanted to refinance to release some of my equity. Lia was able to refinance my house against a very high valuation and at an interest rate that was considerably cheaper, saving me money!"

John Bonfiglio, Glenelg SA

"...we have found you to be friendly & very professional in your approach. You are very punctual whether it is with an appointment or call back. You explain things so people fully understand and there is no misunderstanding. I would do business with you again & recommend you to people confidently."


Dianne Barrett & Karen Hart, Ottoway SA

Urbantech Finance

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