



**resi**  
*Own your dream.*

*imagine*



We're in the business  
of making  
**dreams come true.**  
You could be too.

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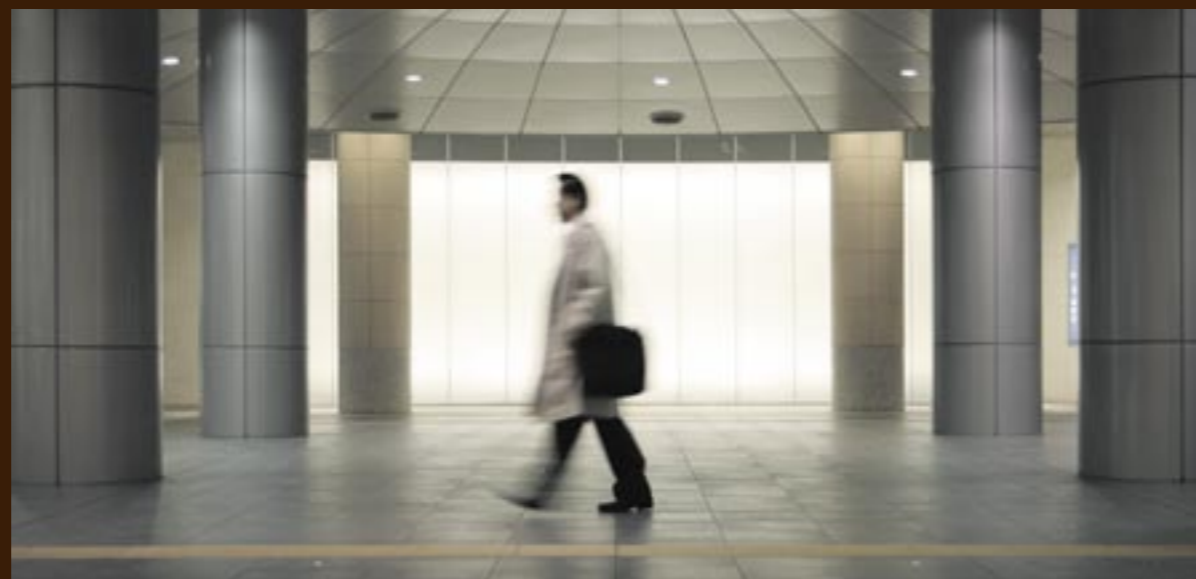
# dream

Most people imagine owning their own business at some time or other.

When you are tired of working for someone else, however reasonable, it's easy to escape temporarily by dreaming about being your own boss and controlling your own destiny.

But only a few have what it takes to turn the fantasy into reality.

If you are reading this brochure, it is very likely you are one of them.



There are many real and tangible advantages to being your own boss. You can control your own working hours for example, helping you to balance your family, your life, and your work.

But more important perhaps are the financial advantages, being truly rewarded for your efforts, and building a long-term saleable asset.

Quite literally, when you run your own business the buck stops with you, both in terms of responsibility and profit.

Especially when the business you choose is a Resi home mortgage franchise.

Peter James and Jim Christie founded Resi over 20 years ago with the aim of delivering innovative loan products to give borrowers maximum flexibility.

Resi is unique in the mortgage business and that's why we are so sought-after by homebuyers and by potential franchisees. We're rather like a cross between a bank and a mortgage broker, with the advantages of both.

We are similar to a bank in that we design and price our own Resi home loan products, that are funded through partners like ING and Challenger Financial Services.

But unlike a bank, we only do home loans, so we are single-minded, focussed and expert (and multi-award winning, but more about that later).

We are also a bit like a mortgage broker in that we provide an alternative to the banks, and pay commissions to our

distribution network - our franchisees. But unlike a broker, we deal with our customers right through from the initial lead to settlement and beyond.

We will never pass a customer on to a third party. Nurturing our customer relationships is critically important to us because it is often those same relationships that are the best source of future leads and repeat business.

In fact, Resi is really a series of relationships; between our customers and our franchisees; between our franchisees and the Resi support offices and between Resi group and our funders and many other groups. We have a clear and focussed strategy to build our franchise network and a strong commitment to supporting and serving our franchisees.

Our franchisees are rewarded through the payment of an upfront commission on settled loans and an ongoing trailing commission on their loan book.

Unlike many franchise organizations, we don't make much revenue from your franchise fees. We make our revenue from a share of your loan book, which means we only succeed if you succeed. That's why our franchise partnerships are so important to us.

We are also committed to our franchise operators because it is they who make and maintain our brand in the enviable position it holds today, but also because we recognise that they, like our customers, were once dreamers too, giving them a unique advantage when it comes to helping families realise the great Australian dream of owning their own home.

"Resi Mortgage Corporation is one of our most important and respected business partners.

Over many years Resi has demonstrated the highest level of service and commitment to their customers and stakeholders.

Resi's experience and understanding of the lending market will continue to strengthen their leadership position in coming years. Challenger looks forward to continuing to be a valuable part of their business."

Steve Weston, General Manager of Challenger Wholesale Finance Distribution, March 2006.

"For us to be the best in the market we need to partner with the best and we firmly believe Resi is one of the leading mortgage managers in our industry today.

It is for this reason alone that we continue to develop strong ties with Resi and enjoy the successes that a true partnership creates."

Richard McHutchison from Macquarie Bank.

# blowrishi



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Making a dream come true really is a great way to make a living, and a particularly good living at that.

Over time, Resi has shown that its brand and products have the breadth and depth necessary to help its franchisees do very well indeed. There are great rewards available for those who are prepared to put in the effort. Established, successful franchisees receive payments totalling several hundred thousand dollars per annum.

We have also designed our business systems so that you can build and run your business the way you want to. This extends to choosing your own hours (within our guidelines) to fit around your family life, and to the way you choose to service your customers.

For example, you can work with a customer from lead to settlement and beyond, or choose to focus your efforts on sales and marketing and leave Resi to handle the loan processing. It all depends on which area of the business you enjoy the most.

Unlike many of our competitors who have several hundred franchisees across Australia, we seek far fewer. The advantage of this for you is that you not only have an exclusive marketing territory, it's also generally much bigger than that available to other similar businesses, giving you access to many more

potential customers in your area.

Owning and running a Resi franchise is not just a good plan for the short term, it is also a first class opportunity to build a long-term saleable asset for the future security of you and your family.

To operate a successful Resi franchise, it definitely helps to have previous business experience, particularly in sales and marketing, and a good local knowledge of your franchise area. But what really matters above all else is that you have the desire and drive to succeed.

You'll need the energy and commitment to undertake local advertising promotions and networking to generate leads, and to convert those leads, and any leads we provide, into settled home loans.

As well as that, you'll need the business smarts and people skills to look after your customers and manage your own Resi business.

There are now well over 100 people working with Resi, either as part of our franchise network or in roles supporting the franchises. No wonder, when over the last few years Resi has lent more than \$5 billion to thousands of Australian homebuyers.

"Over the years I've worked for them all.  
The good ones, and the not so good.

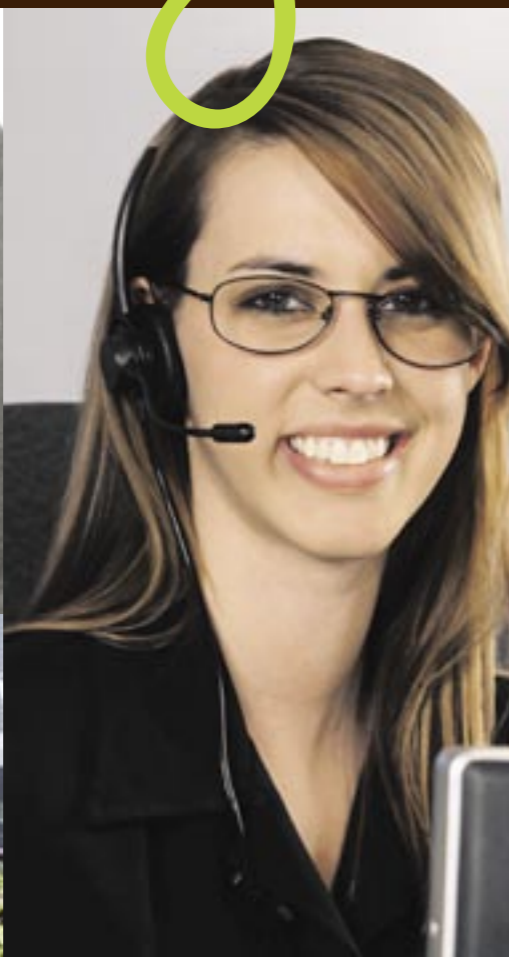
Now, running my own Resi franchise I get to  
put into reality the best of what I've learnt  
over the years.

So when I leave the office each night, I think  
how lucky I am to finally be working for the  
best boss I've ever had."

Steve Khede, Resi Lake Macquarie.



# belong



"As a new franchisee, it seems to me that Resi's philosophy is different from other groups I looked at as their sole focus is to support my business. Resi is not just another mortgage company; there is a happy family atmosphere, I'm developing a saleable business with the evergreen trail, I'm now my own

boss and I have a large territory to market. It seems to me our strength is that we are small enough to care yet large enough to be noticed and I think you'll notice that difference everyday if you join Resi. It's early days for me, but I'm sure joining Resi was the right choice." James Jordan, Resi Hunter Valley.

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Franchising has become a popular option for people wanting to run their own business for many good reasons. Chief among these is the opportunity for your fledgling business to belong to a network with an established brand and all the benefits that flow from the advertising and marketing of that brand.

Resi has become a particularly successful franchise business. This is due to our portfolio of very competitive products that have won numerous industry awards including Your Mortgage Magazine's Mortgage of the Year Awards, and CANNEX 5-Star Ratings, awarded to only the top five percent of home mortgage products in the industry.

Such a solid stable of products is supported by our extensive and effective marketing campaign for Resi, the brand. Resi regularly advertises on TV and in mainstream press and has established a strong reputation as a consumer advocate. This reputation, combined with our products and strong marketing generates over 20,000 calls a year.

Probably one of the major benefits in joining a franchise network like Resi is the ongoing operational support we can offer you as you begin to establish your business and realise your dreams and ambitions.

Such support includes dedicated franchisee support staff, as well as IT support, professional call handling and a fully-funded Franchise Advisory Council.

Most importantly of all, however, we undertake to train all our new franchisees thoroughly in every aspect of the Resi business. The first thing you will do as a new franchise owner is take part in an intensive in-house skills course held at our head office in Ultimo in Sydney. This course will train you in every aspect of product knowledge, operating systems, business operations and marketing of our services.

At the end of it you will be well and truly ready to launch yourself into the exciting new world of owning your own Resi business, a business dedicated to helping other Australians own their own dreams.

There is an upfront franchise fee payable and an ongoing payment to fund the support we provide.

You'll also need some money to set up an office, undertake local marketing, and also to fund your living expenses in the early months as you business grows.

To ensure the continued success of Resi we'll only bring onboard those franchisees we believe have the necessary skills, knowledge,

experience, and personal characteristics to succeed.

So if you think that a partnership with Resi might be for you, we suggest that you meet us and get to know us first. Please feel free to talk to our franchisees, staff, management or directors who will provide straightforward answers to any questions you may have.

Talk to your friends and family and if you think you'll be successful as part of the Resi group, we invite you to lodge an application.

If you feel comfortable with Resi and we feel comfortable with you, we'll provide you with the tools to create a business plan and also provide you with the Franchise Agreement.

So, what are you waiting for? Give Resi a call today. We look forward to talking with you and helping you set out on what we hope will be a fantastic journey.

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