

PETER JAMES

Mortgage Ezy Pty Ltd



Q: What is your involvement with FBAA?

A: I personally have been a member of the FBAA since moving to Queensland. Mortgage Ezy as a non-bank lender is also an Accredited Member with the FBAA. As a company we have sponsored several FBAA Broker Events across the country. Mortgage Ezy is also represented on the Queensland Council of the FBAA.

Q: How long have you been a member?

A: I have been a card-carrying member since cards were first issued.

Q: Why did you join?

A: I believe the FBAA is the premier association for brokers and it is just one of the many ways in which Mortgage Ezy can commit to supporting our business partners and the profession generally.

Like the FBAA, we have a passion for our business and the people that we do business with. We share the affinity of the terminology by the FBAA of "by the broker for the brokers".

Q: What benefit does being an FBAA member bring to you?

A: We only distribute our loans through brokers, never competing with them as the banks do. Thus our success is intrinsically tied to our own business-partner brokers.

Like many brokers, we hold concerns as to how the industry is being regulated. For us, being a member of a non-political, non-profit organisation that promotes balanced viewpoints and fights for the rights of every broker is a must. We endorse the ability of brokers to self-determine how their industry conducts itself.

Q: How do you contribute to the advancement of FBAA?

A: We don't discriminate where building business relationships is the core consideration. Obviously we have our own accreditation necessities when a new business partner seeks to join Mortgage Ezy. If a business partner has FBAA membership

only as an industry association, then that is good enough for us to proceed with their application. We don't require our partners to hold dual accreditations.

Q: Why, and when, did you decide to become a broker?

A: I have been a financial planner for 25 years and unlike many of my peers have always considered real estate investment as a cornerstone to wealth creation. In the '90s as a Master Agent (the equivalent of a Dealer group today), I promoted mortgage broking to my financial planners in order to be able in the infancy of the industry to facilitate direct investment in real estate for our clients.

Q: Ambitions?

A: Yes, I certainly have a few ambitions, starting with being able to understand some of the refereeing decisions from the World Cup, although I take solace in the knowing that Australia is the real winner. Seriously though, I am passionate about increasing the opportunities for our people across Australia, giving them the gear to create their own unlimited possibilities.

Q: Who do you admire most and why?

A: Mahatma Gandhi. Because this one man showed us we can change the world by changing one person at a time.

Q: What is your current view of the finance broking industry and where do you see the future?

A: In simple terms I fervently believe that the industry is limitless in potential. Banks have been fair-weather friends and like New Zealand where they eliminated trail to brokers, the 'Big 4' are likely to try and further cut commissions and trails imposing greater clawbacks. This will provide major upheaval initially but I believe that these measures are merely like the "Dutch putting a finger in the dyke". Brokers are here to stay and their volumes will keep increasing if companies like Mortgage Ezy have their way.

Q: Where else and what other industry is changing so fast and so often and with so many untapped opportunities every day?

A: Only IT changes more quickly. I believe that our industry has more 'upside' than any other.

Q: What is your key philosophy?

A: Treat others as we would want to be treated ourselves, and I've got to say I love treats!

Q: Family members?

A: I am an extremely lucky man because I work with my very talented wife every day who complements me in every way. I also have three wonderful daughters and my son Peter who, after studying law for the last two years, has seen the light and has thrived in this business. That's my immediate family accounted for – now let's throw in there my extended family of over 60 people who, in addition, work alongside me at Mortgage Ezy make me the luckiest man alive.

Q: What was the last movie you saw?

A: *Over the Hedge* (with the kids). It was great.

Q: What book is currently on your bedside table?

Screw It, Lets Do It. Lessons in Life by Richard Branson.

Q: What sports / hobbies do you enjoy watching and / or playing?

A: I love most sports but I keenly follow horse racing but, unfortunately, the horses I like, like to follow other horses. I love playing tennis and can't wait until the Maroons play the Mexicans again to win yet another State of Origin.

Q: What's your favourite holiday destination?

A: I am known as the 'Big Kahuna' around here so it makes sense that anywhere in the Pacific is my passion. Especially Vanuatu, which I call the Last Paradise and also the Solomon Islands, where after having lunch with Prime Minister Mauassa – who I consider a good friend – here in Brisbane just last week, I look forward to seeing him again soon on his home turf and having a celebratory kava.

Q: What's your greatest extravagance?

A: Hiring a lawyer.

Q: If you could invite any three people to dinner, who would they be and why?

A: George Bush, Osama Bin Laden and Mahatma Gandhi. Maybe Mahatma and I could sort these other two out!

Q: What would you never give up?

A: My family!

Q: What is the most dangerous thing you have done?

A: Meet my wife's parents...seriously.

Q: If you could rule the world for a day, what would you do and why?

A: Order a rematch of the Australia v's Italy World Cup Soccer round of 16 match with video referee oversight. Why? ... because he took a dive. C'mon Aussie C'mon on! **FBI**