



Platinum

Package Home Loans

Every client is a Platinum Client - We leave no stone unturned to find the best possible home loan solution.



Jo Shepherd

Bringing over 25 years of award-winning experience across mortgage broking, lending, banking, conveyancing, and property management, I deliver more than just home loans—I provide end-to-end property finance solutions with premium service at every step.

Throughout my career, I've helped clients navigate the complexities of buying, refinancing, renovating, and investing with clarity and confidence. I understand that no two borrowers—or properties—are the same, which is why every loan strategy I craft is uniquely tailored to suit your specific goals and financial situation.

From initial consultation to settlement, I manage the entire process so you don't have to lift a finger—not even to fill out a form. My clients appreciate my straightforward advice, hands-on support, and ability to make what can be a stressful experience smooth, fast, and easy.

If you're looking for a trusted mortgage expert who combines deep industry knowledge with a personal touch, let's talk about how I can help you move forward with confidence.



Jo Shepherd

Platinum Package Home Loans

Mobile: 0448 336 662

Email: jo@pphl.com.au

Website: www.pphl.com.au

Our Team



Paul Shepherd
Mortgage Broker

With 35+ years of Banking & Finance industry experience, I have worked in a broad range of roles that include Personal Home Finance Manager, Bank Manager & State Manager Business Home Lending.

In the most recent years my role has expanded into Business Development Manager & Customer Liaison Manager in the Broker network.

I understand how important communication is for clients, which is why we will also keep you in the loop throughout the process, so you always understand the status of your application.

We will manage every step of the process to get your application approved in a timely manner.

It's with this accumulated experience & detailed knowledge of Lending practices, that I will package and submit your application to the lender according to their requirements, so it is easier for them to say yes.

You can rely on us to take great pride in getting you the all-important approval and providing you with a professional and seamless customer experience to make the process as smooth as possible.



Niña Jumao-as
Parabroker

With my 5 years of experience in banking and finance, including customer service, I bring a versatile skill set to the table. As an experienced banker with a degree in business I offer comprehensive knowledge of financial products and regulations to assist clients effectively.

My additional expertise in digital marketing ensures exceptional support and efficient management of administrative tasks. This has enabled me to deliver top-notch service and achieve excellence for our clients and team alike.



Emily Omale
Executive Assistant

With 8 years of combined experience as Executive Assistant and Social Media Manager, I bring a unique blend of organization and digital strategy to the table.

My background in managing high-level administrative tasks, along with crafting and executing social media campaigns, allows me to offer a well-rounded skill set. In the Mortgage Broking industry, I can ensure smooth operations behind the scenes while also bringing valuable insights into client communication, brand visibility, and efficient workflow management.



Bernalyn Ciubotaru
Parabroker

As a Mortgage Loan Processor with over 5 years of experience in both the Australian and US mortgage markets, I offer a thorough understanding of varied regulatory environments and mortgage practices. My background in customer service and BPO further strengthens my ability to provide exceptional client interactions and resolve complex issues with professionalism and empathy.

By integrating my expertise in mortgage solutions with a steadfast commitment to superior client service, I significantly contribute to the company's success. I drive positive outcomes and foster strong, trusting relationships with clients and partners, enhancing overall business growth and client satisfaction.



With more than two years of specialized expertise as a mortgage loan processor and seven years in customer service, I thrive at guiding clients through complex financial processes while providing great support. My loan processing knowledge, along with a strong dedication to client pleasure, allows me to optimize workflows and build beneficial partnerships.

Kimberly Denolan
Parabroker

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Client Service Promise

As a word-of-mouth business, whether you are a first-home buyer, a current home owner, a small to medium business owner or a property investor, here's what I'd like our relationship to be built on so you get the right lending solution combined with friendly and professional service.

WHAT YOU CAN EXPECT FROM ME

We will listen to what features you want in your loan and provide you a tailored solution. We project manage everything on your behalf through to settlement.

We work hard to make the process straight forward and stress free for you.

We will always have your best interests at heart with everything we do.

We are transparent and open with our communication so you are consistently updated through the process.

We undertake to be available, and return any unanswered phone calls as soon as practical, and reply to all emails within 24 hours of receipt.

When appropriate to your circumstances, we will offer you the opportunity to be introduced to a trusted colleague for complementary services.

WHAT I CAN EXPECT FROM YOU

You must be open and transparent in our dealings to enable me to understand your situation fully.

If we ask for additional documents, could you please provide them to us at your earliest convenience so we can get your application submitted and approved as quickly as possible.

You must provide us feedback straight away if there's something that concerns you. That way I have a chance to put things right.

For providing you a professional and personalised service where we manage your loan application through to settlement, I ask that you leave us a fantastic Google (or Facebook) review so other people can learn about the quality of service I provide.



Package Home Loans

Our Service Process

This is our process to help you secure your finance



Discovery

Initial consultation (via phone, Zoom or face to face) to understand your goals and requirements.



Collect

Collect information to validate your financial position.



Review & Strategise

Clear lending structure and strategy with advice of the most suitable lending options for you



Implement

Organise the application and submit it to the lender.



Settle

Coordinate settlement of your loan and ensure you are kept in the loop throughout the process.



Support

Ongoing contact and reviews to ensure you continue to receive appropriate loan options as your life and needs evolve.

Our Finance Solutions

PURCHASE



- First home buyer
- Upgrading family home.
- Investment property

REFINANCE



- Improve your monthly cash flow.
- Consolidate debts
- Pay a deposit with your equity.
- Get a lower interest rate.

INVESTMENT



- Loan strategy & structuring
- Ongoing finance coaching.
- Access to network of trusted professionals

PROPERTY MANAGEMENT



- Managing Your Investment Property

Who We Help

PROFESSIONALS



Have great jobs but are time poor and want things made easy for them.

FAMILIES



Want someone they can trust to give them the right advice and the right loan.

COUPLES



Get a financial kick-start with the right lending solution for their needs and goals.



SELF-EMPLOYED

Might require finance for a business, car or home loan.



SMSF

We structure your Self-Managed Super fund the way it's meant to be.

Client Feedback

LILIANA PHOENIX

Platinum Package Home Loans has facilitated multiple loans for me and under quite tricky circumstances. I cannot speak more highly of this company. One thing I know about this company is that they will get you the best product every time, no matter what, even when it looks like you can't find a product for you! Jo is amazing and I trust her completely. She is honest and diligent; she sets the bar high and never misses. Her team is professional, friendly and they deliver. Anytime anyone mentions they are buying a house; I pop up with a recommendation for Platinum Package Home Loans because I know Jo and her team will get them across the line with the best product.

Thank you, Platinum Package Home Loans, for being the best in the business and for going the extra mile, every single time. I so appreciate what you do and you make it look so easy (always a sign of pro!)! If you are looking to finance or refinance, I recommend Platinum Package Home Loans 100% every time.

MARIE CLAIRE

Jo and Paul were fantastic for us! They made things happen quickly and easily and were very thorough, knowledgeable, and professional throughout the process. Thank you, Jo and Paul, for your wonderful service. You helped us secure our dream home and we couldn't be happier. We will be recommending you to anyone who requires a home loan!!

DMITRA KLEP

Platinum Package Home Loans offer good services and explain what product they are choosing and why. They are happy to answer any questions or concerns you have until you feel comfortable. They always strive to achieve the best result and they are very friendly and accommodating. If you want the job done, give them a try.

DANIELLA BEY

Couldn't recommend Jo enough. She helped us consolidate two mortgages from our investment and residential property in order for us to buy our dream home. She never stopped to get us the best result throughout the entire process. Her communication was fantastic, and we honestly couldn't be happier.

BLAKE GRIMA

Have financed through Jo for years now and wouldn't consider going anywhere else. I trust her 100% with everything and she's incredibly easy to deal with.

ANNA ROGAN

An absolute pleasure to work with. Jo and the team at Platinum Package Home Loans took all the headaches and stress out of finding a home loan. Our complex financial situation paired with wanting to buy a rural property meant finding the right loan at a great rate wasn't straightforward. But Jo navigated the system with ease and confidence. She knows her stuff and communicates openly and frequently. Her follow-up was incredibly thorough. We felt looked after through the whole process and walked away with the property of our dreams. What more could you ask for? Can't recommend Platinum Package Home Loans highly enough.

Personal Protection

What would be the impact to you if you or your partner sustained a serious injury, illness or passed away?

While nothing can compensate for the emotional loss that a catastrophe causes, it may be possible to minimize the financial loss.

This could provide you with the capacity to continue servicing your loan payment or eliminate the mortgage altogether should you need to do.

Depending on the policy, benefits of personal risk insurance can include providing you a lump sum payment or regular payments over a specified term if you suffer from a condition as outlined in the product disclosure document.

Like all insurance, some exclusions, limits and conditions apply, and it is important to ensure the policy will suit your personal circumstances.

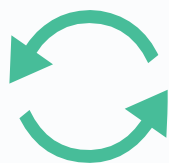
I see it as my moral obligation and my professional responsibility, as we go through the application process together, to provide you the opportunity to take out personal risk protection insurance. If you would prefer to receive advice specific to your individual situation, we can provide an introduction to a personal insurance specialist.



Peace of mind



**Payout made
to you**



**Ongoing cover
even if you
switch lenders**



**Protection even
if covered under
other insurance**

Create Financial Security

Whether it is part of your strategy now or in the future, we have built a network of likeminded professionals to help you create your own financial security. As life changes, so do your needs and to ensure you feel supported, we can introduce you to our network of trusted professionals to guide you in your individual journey.



ACCOUNTANTS

Get expert advice to ensure you claim all key deductions, so you minimize your tax obligations and maximize your gains.



FINANCIAL PLANNERS

Tailored financial advice that support your unique wealth creation and personal life goals including strategies to grow superannuation and reduce tax.



REAL ESTATE AGENTS

Engage professional estate agents who can assist with securing buyers, landlord services and off-market properties.



BUYERS AGENT

Get specialist local knowledge and guidance to help you locate, negotiate and purchase your home or investment property.



CONVEYANCERS

From a contract review to title transfers, be sure your rights are protected and the purchase process is as smooth as possible.



WILLS & ASSET PROTECTION

Get comprehensive advice on the most suitable options for organizing a will, powers of attorney and other important documents to protect your assets and ensure they reflect your wishes.



BUILDING INSPECTOR

Ensure everything from the roof, the interior to the foundations is thoroughly inspected for cracks, wear and tear with an independent report prepared on the condition of the property.



BUILDERS

Get fully qualified, experienced and trusted builders to provide you a complete construction schedule and bring your dream home to life.



PROPERTY ADVISORS

Receive professional advice and a tailored property investment plan that is aligned to your personal financial goals.

Free Property Report

Whether you are buying an investment property or a home to live in, we can provide you a suite of detailed reports that give you specific insights into the property and surrounding location so you can buy with confidence.

These reports include:

- ✓ **Property Profile Report:** get comprehensive insights into the past sales history of a specific property including how long the property was on the market at the time of listing. This report also provides an indicative estimated value of the property, recent comparable sales, current listings, rentals, local school details

How to claim your reports?

Simply SMS me on 0448 336 662 or email jo@pphl.com.au and provide the full property address – and we will organise for you to receive the reports within 24 hours.



Referral Rewards Program

As a word-of-mouth business, if you let your friends, co-workers and family know what I can do for them and I meet with them about a loan, you win too.

I know you put your reputation on the line every time you make a referral, and we will treat every person with the same respect that we showed you, whether or not they choose to do business with us.

As a way to say 'thank you', I'd like to offer you a \$30 gift voucher for every referral you send.



How to refer:

1. Send me an SMS with the name and number of the person you would like me to talk to
2. Have the person call on 0448 336 662 (make sure they tell me you sent them, otherwise I won't know)
3. Email their contact details to jo@pphl.com.au and I will reach out to them

Your Goals

To help you achieve your financial and life goals, we want to get you to know you better and ensure our ongoing support will continue with you as your financial needs evolve.

What are your most important non-financial goals right now?

How do you envisage your life in the next 5 years?

What plans do you have to help you become more financially secure?

What concerns do you have relating to your financial wellbeing?

Besides money, what else is important to you?

Thank you!

We look forward to providing you an outstanding level of service and building a trusted relationship together working toward your financial goals and dreams.

Platinum Package Home Loans

Victoria: Wantirna South, VIC, 3152

Queensland: Murarrie, QLD, 4172

M: 03 9988 7757

E: admin@pphl.com.au

W: www.pphl.com.au

