

#### CONTACT

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# JOSHUA **HAYLEN**

### CREDIT REPRESENTATIVE

Josh is a qualified credit representative who joined the team at Mike Phipps Finance in 2021. He has a Diploma in Finance and Mortgage Broking.

Prior to joining MPF Josh worked in small business management and studied business administration at The University of the Sunshine Coast. During the course of his study, Josh discovered a passion for finance.

Shortly after graduating he gained an entry level position at MPF, where he excelled in a support role and was encouraged to undertake the additional study required to complete his Diploma.

Josh works primarily with senior broker Paul Grant in what has become a formidable team, held in high regard by clients and lenders alike.







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CREDIT REPRESENTATIVE

Why do you recommend using a Finance Broker when applying for a loan?

Using a Finance Broker not only gives you direct access to the asset specialists in each bank, but also provides you with a team that can assist you every step of the way. We have a fully staffed office, so in addition to direct access to Paul and me, you will also have a dedicated Client Manager to make the whole process as easy and smooth as possible. It's our job to find the best deal to suit your situation and needs, especially when they might be a little outside the norm.

#### What do you like to do in your spare time?

When time permits you will find me scuba diving off the coast, exploring shipwrecks or the expansive reefs and abundant marine life. If the swell doesn't allow diving, you will find me cruising the hinterland on my motorbike searching for the best coffee.

## What is your best piece of advice for clients that are new to the accommodation industry?

Build your team. Start early and build a team of experienced industry experts you can trust and, most importantly, feel comfortable with. Surrounding yourself with people who know what they are doing will save you time and money in the long run, not to mention avoiding the stress of a deal going wrong.

### What is your favourite thing about working at Mike Phipps Finance?

The team. I know it sounds corny, but the team at Mike Phipps Finance feel more like family rather than colleagues. Everyone in the business works together and is there to help each other achieve their goals, whether they be personal or professional.

Industry finance specialists with over 80 years combined experience.