

Mortgage Broker Cheltenham VIC | Natloans

Canonical: <https://www.natloans.com.au/mortgage-broker-cheltenham/>

Details:

Car Loans Personal Car Loans › Business Car Loans › Chattel Mortgage › Electric Vehicle Loans › Low Doc Car Loans › Finance Lease › Bad Credit Car Loans › Car Loan Refinancing › Sale & Leaseback Finance › Novated Car Lease ›

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Award-Winning Mortgage Broker in Cheltenham | Natloans

Compare home loan options with experienced Melbourne mortgage brokers. Buy, refinance, or review your loan with support from Natloans.

Pre-Qualify Book a Free Consultation

Cheltenham is home to the Natloans office, so for buyers, homeowners, and investors based locally, working with us often starts a few streets away. We compare home loans across a wide lender panel and stay with the file from first call through to settlement, whether you're purchasing your first home near Southland, refinancing a long-held property in Cheltenham East, planning a knock-down rebuild, or working through finance on a townhouse subdivision.

Property in Cheltenham covers a wider mix than the suburb's reputation might suggest. Older brick walk-ups close to the rail corridor, post-war veneers on family-sized blocks through the residential streets, newer townhouses on subdivided sites, and unit blocks near Westfield Southland each draw a different response from different lenders. A Cheltenham mortgage broker who works the area regularly can show you which lenders lean into each scenario, and which step back.

You can meet in person at the Cheltenham office, or work by phone or video if that suits you better. Either way, the same broker handles your file from your first call through to settlement, so the context doesn't reset every time you ring through.

Ready to start? Pre-qualify online or book a consultation with a Cheltenham mortgage broker to talk through your plans.

Pre-Qualify | Book a Consultation

Why Use a Mortgage Broker in Cheltenham

Lender responses across Cheltenham vary more than borrowers often expect. Older walk-up unit blocks around Bay Road and the station precinct can run into tighter loan-to-value caps with some lenders, while studios under 50 square metres usually face higher restrictions across the panel. Knock-down rebuilds and small-lot townhouse subdivisions raise their own questions, particularly around construction risk and how strata-titled new builds are valued at completion. None of this lines up neatly bank by bank.

A Cheltenham mortgage advisor compares those positions before you commit. You see how rates, fees, valuation appetite, and approval rules differ across the panel side by side, which lets you avoid an early decline that takes weeks to recover from.

When you work with our Cheltenham mortgage brokers at Natloans, we'll:

work out borrowing capacity against your actual income, outgoings, and existing commitments

compare home loans on rate, structure, fees, and feature fit

prepare and lodge the application so the file reads cleanly for the chosen lender

stay on the file through valuation, conditions, and final approval

You decide which loan to take. We handle the comparison and the follow-up around it.

Get in Touch Book a Free Consultation

How a Natloans Broker Helps in Cheltenham

A broker should make the loan process easier to act on, not harder to track. Here's what working with our Cheltenham team looks like.

Wide Panel Comparison We compare home loans across a broad mix of Australian banks and non-bank lenders. That gives you a real view of where your application sits across the market, rather than within a single bank's product range.

Mortgage Advice in Cheltenham Without the Jargon Rates, comparison rates, fees, redraw, offset, and approval conditions are explained in everyday terms. You'll be clear on what you're agreeing to before any application is lodged.

Local to the Suburb We work with Cheltenham buyers, owners, and investors every week, from the Southland end through Charman Road and into Cheltenham East. Lender patterns around older Bayside stock and newer infill builds are part of the regular conversation.

One Broker, Start to Finish You work with one person across the whole process. The broker on your first call is the broker chasing valuation, addressing conditions, and confirming settlement later.

Support After Your Loan Settles Funds settling isn't the end of the conversation. If your situation shifts (a refinance review, an investment plan, a top-up for renovations) you're welcome to come back and pick up where the file left off.

Comparing a Broker With Your Bank Both your bank and a broker can arrange a home loan. The difference is in how much of the lending market you see before you make the call.

Brokers And Banks Work Differently

Both banks and mortgage brokers can help you apply for a home loan.

The difference is how much choice and guidance you receive along the way.

Working With a Bank

Loan Options

That bank's home loan products, structured around its own policies and pricing.

Whose Interests Sit at the Centre

The conversation runs through the bank's lending rules and product set.

Doing the Comparison

Looking elsewhere is on you to organise, often after an initial assessment.

Application Work

The bank handles its own application internally once you've chosen a product.

After Settlement

Day-to-day support usually wraps up once the loan settles.

Working With a Cheltenham Mortgage Broker

Loan Options

Loans compared across a panel of banks and non-bank lenders, with the differences set out clearly.

Whose Interests Sit at the Centre

The conversation works around your situation and matches it to lenders that fit.

Doing the Comparison

We line up the comparable options before you apply and explain where the differences are.

Application Work

We prepare and lodge the file, chase outstanding documents, and keep you informed at each step.

After Settlement

You can return later for a refinance review, a restructure, or a top-up when something shifts.

Both routes can work. A broker simply gives you more of the market to compare before you commit.

Apply In Three Steps

Getting a Cheltenham home loan moving doesn't have to feel complicated. You can check where you stand with a quick pre-qualification, compare loans side by side, or step into a full application when you're ready.

Your broker stays across the file the whole way, handling comparisons, documents, and the back-and-forth that often comes up between submission and settlement.

Step 1

Pre-Qualify

Answer a short set of questions so we can confirm what loans look likely to suit and roughly what you could borrow.

Pre-Qualify

Step 2

We Compare and You Select

Review home loan options next to each other, with rates, fees, and feature differences set out so the trade-offs are clear.

Compare

Step 3

Get Approved

We submit your application and follow up as the lender works through valuation, conditions, and final approval.

Get Approved

Cheltenham Mortgage Broker Access

Natloans works with Melbourne clients from our Cheltenham office and offers appointments in person, by phone, or via video. You can choose the option that suits you, whether you prefer to meet locally or work with a broker remotely.

We also assist clients across Australia who prefer to manage their mortgage discussions by phone or video.

Call Us

1300 955 791

Text Us

0419 348 152

Email Us

info@natloans.com.au

Visit Us

7/296 Bay Rd Cheltenham VIC 3192

Loan Types We Help With

Whether you're buying, refinancing, investing, or building in Cheltenham, our brokers help you compare home loan options and apply with the right lender for your situation.

Buy A New Home

Support through your next purchase, including how deposit size, repayment scenarios, and lender criteria match the kind of home you have in mind.

Learn More

Refinance Your Home Loan

A review of your current loan against what's available now, with a clear view on whether switching makes sense after costs and any break fees.

Learn More

Buy An Investment Property

Loan options for residential investment purchases, including how lenders treat rental income and existing commitments when they assess your file.

[Learn More](#)

First Home Buyers

Guidance for first-time buyers across deposit options, Victorian state schemes, federal guarantees, and what lenders look for at application stage.

[Learn More](#)

Low Doc Home Loans

Home loan options for self-employed borrowers, contractors, and business owners whose income doesn't follow a standard payslip pattern.

[Learn More](#)

SMSF Home Loans

Property finance set up through a self-managed super fund, where the structure fits your wider retirement and investment plan.

[Learn More](#)

Construction Loans

Finance for new builds and significant renovations, with progress payments released across the build, common for knock-down rebuilds in the area.

[Learn More](#)

Apply For a Home Loan Now

Ready to start? Begin your application and step into the approval process.

[Apply Now](#)

Calculators and Tools

Run some numbers before your first call, so the figures behind your situation are easier to talk through. These tools give you a starting estimate to work from.

Borrowing Power Calculator

A starting estimate of what you may be able to borrow, based on income, regular expenses, and any existing debts.

[Learn More](#)

Home Loan Repayment Calculator

Test how monthly repayments shift across different loan amounts, interest rates, and loan terms.

[Learn More](#)

Home Offset Calculator

See how holding funds in an offset account could reduce the interest you pay across the life of the loan.

[Learn More](#)

Mortgage Refinance Calculator

Compare your current loan against a new rate and structure side by side, including the effect on repayments and total interest.

[Learn More](#)

Loan Comparison Calculator

Run two loan scenarios next to each other to see how rate, fee, and term differences play out across the full loan period.

[Learn More](#)

Stamp Duty Calculator

Estimate stamp duty on a Victorian property purchase based on price, location, and your buyer details.

[Learn More](#) [View all calculators and tools](#)

Lenders Panel

We work with a broad panel of Australian banks and non-bank lenders. That gives your Cheltenham mortgage broker more options to compare side by side before recommending where to apply.

Our Home Lenders

Sandringham Mortgage Broker Frequently Asked Questions

Do I pay a fee to use a Cheltenham mortgage broker?

In most cases, no. For standard residential home loans, the broker is paid a commission by the lender once your loan settles. If a specific lender or product means a fee could apply in your situation, that's explained before you commit, so there are no surprises later.

Can a Cheltenham mortgage advisor help if I'm self-employed?

Yes. Self-employed borrowers, contractors, and business owners are a regular part of our work. Different lenders assess self-employed income differently, and a broker comparison often finds a workable match where one bank wouldn't on its own.

Is using a Cheltenham mortgage broker better than going direct to my bank?

Both can work. Going direct limits you to one bank's products and approval rules. A broker compares home loans across a panel of lenders before you decide where to apply. If your bank's rate already suits you and your situation is straightforward, going direct may be enough. If you'd rather see the wider field first, a broker gives you that view.

Do you handle home loans for older walk-up units in Cheltenham?

Yes. Older brick walk-ups near the rail corridor and Bay Road raise questions about valuation, condition, and lender appetite. Some lenders are comfortable with this kind of stock and others step back. Knowing how each one tends to respond is part of the broker's job.

Can you arrange mortgage advice in Cheltenham for first home buyers?

Yes. First home buyers make up a steady part of our caseload, particularly around Southland and the Cheltenham East side. Mortgage advice in Cheltenham for first-time buyers usually covers deposit options, the Victorian First Home Owner Grant, the federal Home Guarantee Scheme, and how lenders look at applications with a smaller deposit.

How long does the home loan process usually take?

Timeframes depend on the lender, your circumstances, and the property. Straightforward applications can move through in a few weeks. Older units or unusual properties can take longer, particularly if a second valuation is requested. Your broker keeps you posted as the file moves.

Can you arrange pre-approval before I find a Cheltenham property?

Yes. Pre-approval gives you a clearer borrowing range to work with before you start inspecting, and it confirms which lender is willing to back you at that level. Your broker explains what the approval covers, the conditions attached, and how long it stays valid.

Will speaking to a Cheltenham mortgage broker affect my credit score?

Initial conversations and pre-qualification checks don't affect your credit score. A formal credit enquiry usually happens only when you decide to proceed with an application, and your broker will let you know when and why that step happens.

What happens after my home loan settles?

You're welcome to come back. If your circumstances shift (a new property purchase, a refinance review, an investment plan, or a structural change to the loan) the broker who arranged the original loan can review the setup and see what's currently available.

What Our Customers Say

Read recent feedback from people who have worked with Natloans on their home loans.

EXCELLENT Based on 925 reviews Posted on Google Hayley Patterson 8 October 2026 Trustindex verifies that the original source of the review is Google. Lizzy was helpful and made the process streamlined and easy to follow. The turnaround from first contact to payout of financing was very quick and Lizzy constantly kept me in the loop and was quick to respond and answer question for me. Thanks Lizzy Posted on Google Laura Ferlazzo 6 October 2026 Trustindex verifies that the original source of the review is Google. Declan was fantastic, he is knowledgeable, responsive and efficient. He made the whole process very straight forward, I would definitely recommend Natloans. Posted on Google Yoganand Ramphul 1 October 2026 Trustindex verifies that the original source of the review is Google. Amazing Broker ,Very helpful this is my fifth Loan from Natloan ,always gives you good advice and right products for your needs. Posted on Google Kimberlyn Wise 30 September 2026 Trustindex verifies that the original source of the review is Google. Lizzy Lawrence did a great job getting us a low interest loan for our car. She had great communication and any queries thrown at her were answered promptly. Thanks for helping us out! Posted on Google Erika Ruppung 29 September 2026 Trustindex verifies that the original source of the review is Google. We've used NatLoans for our loan applications for over five years, and they've always been professional, helpful and easy to work with. They take the time to listen, understand what we need and find a loan that fits our circumstances. We've had a great experience with them and would happily recommend them. Posted on Google Scott Quilliam 23 September 2026 Trustindex verifies that the original source of the review is Google. I have high praise for Michelle. Warm, professional, and great attention to detail. Super easy process and well communicated throughout. Thanks Michelle, you're a great broker!! Posted on Google Shining Bee Cleaners 11 September 2026 Trustindex verifies that the original source of the review is Google. Jonathan Dhondee is the best ! Thank you to you and Nat loans. i'm looking forward to drive my merc this weekend! Great Communication , Excellent service & rapid delivery! Jonathan Dhondee & Nat Loans highly recommend! Posted on Google Junior Crichton 11 September 2026 Trustindex verifies that the original source of the review is Google. Dealt with Jonathan and communication was very thorough and helped me every step of the way. Prompt respond and attention to detail explaining every bit for me. Very easy to deal with and will definitely reach out to Jonathan again in the future when needed also will recommend to my friends and families. We need more people like Jonathan making everything as smooth as possible for me! Thank you for your help and you deserve a pay rise my bro. Posted on Google janice kerr 11 September 2026 Trustindex verifies that the original source of the review is Google. My dealings with broker Michelle Douthie was absolutely wonderful. She was very patient and more than helpful. Would highly recommend her Posted on Google Saief Subakat Chowdhury 6 September 2026 Trustindex verifies that the original source of the review is Google. On 21st August at

10:11am I requested for a quote then just after 20 min I got a call from Michelle and she's amazing. From start to finish Michelle guided me and clarified everything and give me the best deal from Alex Bank. I also had few other quotes from other car finance companies but her deal is the best. On 25th August the dealer received the fund. Thanks Michelle for the excellent job ■ Verified by Trustindex Trustindex verified badge is the Universal Symbol of Trust. Only the greatest companies can get the verified badge who has a review score above 4.5, based on customer reviews over the past 12 months. Read more

Who is Natloans?

Our awards reflect Natloans' work in finance broking and customer service, recognised by the industry for more than 15 years.

Speak With a Cheltenham Mortgage Broker

When you're ready to take the next step, you can start with a quick pre-qualification or book a consultation to talk through your plans with a Cheltenham mortgage broker. The office is local if you'd rather meet in person.

Pre-Qualify Book a Free Consultation <https://www.natloans.com.au>

Want a tailored finance solution?

Contact Us Car Loans

Personal Car Loans

Business Car Loans

Chattel Mortgage

Electric Vehicle Loans

Low Doc Car Loans

Finance Lease

Bad Credit Car Loans

Car Loan Refinancing

Sale & Leaseback Finance

Novated Car Lease

Personal Loans

Low Rate Personal Loans

Debt Consolidation

Home Renovation Loans

Bike Loans

Boat Loans

Caravan Loans

Jet Ski Loans

Green Loans

Medical, Cosmetic & Dental Loans

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Low Doc Business Loans

Truck Finance

Equipment Finance

Business Overdraft

Commercial Property Finance

Private Lending

SMSF Commercial Loans

Working Capital Finance

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Darwin Mortgage Brokers

Perth Mortgage Brokers

Hobart Mortgage Brokers

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