

## Profile of a legend

**Geoff Last** has been the manager of debt restructuring at Australian Portfolio Services for one year. He scored top marks throughout the mystery shop and is a true mortgage professional. We asked Geoff a little about himself and the mystery shop we conducted.

**First ever job?** Retail attendant in a department store.

**How long have you been in mortgages?** Two-and-a-half years.

**What did you do before mortgages?** I was a manager of foreign exchange for Westpac and Citibank.

**Did you have any idea that Miss Terry was a mystery shopper?** No, not at all.

**Did she strike you as a good prospect for business?** Yes.

**What do you say to those two mortgage consultants who undervalued Miss Terry and whom, she said, she would NOT place her business with?** There's room for us all, but some people are more professional than others.

**Personally, how much new business do you write a year?** I tend to specialise in refinancing. I achieved just over 50 approvals last year. As a growing company, I've set myself a target of 100 for next year.

**Do you have any trade secrets you'd like to share?** For me, a client is for life.

**How do you stay motivated?** Having input into the company is motivation enough.

**How many hours a day and days a week do you work?** Primarily, Monday to Friday, weekends occasionally. But rarely are we out of here before 7pm.

**What's your most valuable sales tool?** Honesty.

**What are the key qualities every good mortgage consultant should possess?** An extensive knowledge of all the products and an awareness of new products on the market.

