



How Brokers Work With Real Estate Agencies

The relationship between mortgage brokers and real estate agencies has historically been informal. Many brokers rely on agent referrals, while agents occasionally introduce buyers to finance professionals when needed.

While these arrangements can work, they are often inconsistent and dependent on individual relationships. A more structured approach can create greater value for both professionals.

When brokers and agents collaborate effectively, the result is a more coordinated property transaction. Buyers receive clearer guidance on borrowing capacity and finance timelines, while agents gain confidence that purchasers have appropriate lending pathways in place.

For brokers, working with real estate agencies can provide valuable insight into the property transaction environment. Understanding how agents manage listings, buyer enquiries and negotiations helps brokers better anticipate the needs of clients during the purchase process.

For real estate agents, having access to a reliable finance specialist (in-house Compliance and Finance Manager (CFO)) can improve the overall client experience. Buyers frequently ask questions about lending options, borrowing capacity and approval timelines. While agents are not responsible for providing lending advice, being able to introduce a qualified professional can assist buyers in making informed decisions.

Successful collaboration between brokers and agencies relies on several key principles.

First, professional communication is essential. Brokers and agents must keep each other informed about progress while maintaining appropriate client confidentiality.

Second, clarity of roles is important. Agents focus on the property transaction, while brokers focus on lending advice and finance approvals.

Third, trust develops over time through consistent performance. When both professionals demonstrate reliability and professionalism, stronger working relationships naturally follow.

Structured collaboration models such as the Property360 Agency initiative aim to formalise this relationship by introducing a dedicated finance role aligned with the real estate office.

By bringing finance expertise closer to the property transaction environment, both professionals can contribute to a smoother and more coordinated client experience.