



## **iCompareLoan Unveils Singapore's First Cloud-Based TDSR Analysis Tool**

**Leading Singaporean mortgage consultancy's online Home Loan Report benefits property buyers, owners and agents, allowing Total Debt Servicing Ratio calculations in three minutes**

By [\*\*iCompareLoan Editorial Team\*\*](#)

SINGAPORE, Oct. 3, 2013 /PRNewswire/ -- iCompareLoan, Singapore's first Cloud-based Home Loan Report™ platform, and a leading mortgage consultancy in Singapore, is officially launching Singapore's first and only online TDSR/MSR analysis tool.

(Logo: <http://photos.prnewswire.com/prnh/20131003/PH90898LOGO>)

This TDSR/MSR analysis tool is available with immediate effect.

With the introduction of the Total Debt Servicing Ratio (TDSR) and Mortgage Servicing Ratio (MSR) frameworks this year, MAS-regulated financial institutions are mandated to check if borrowers meet the TDSR (private property and HDB) and MSR (HDB only) criteria before any loan can be approved.

**Property Buyers** are confused with how much they can borrow, as there are too many variables.

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**Property Owners** are not sure if they can refinance their home loans or commercial loans upon TDSR kicking in. Many have opted to do nothing for less trouble and ended up trapped in servicing higher interest costs.

**Property agents** are not equipped with financial knowledge to help their clients and become helpless in front of their clients.

With [www.iCompareLoan.com](http://www.iCompareLoan.com) TDSR and MSR report users will be able to generate a TDSR report in 2 to 3 minutes flat.

It is so easy that property buyers can generate their own TDSR report to know an estimate of how much they can borrow.

Agents can now use this TDSR report to serve their clients instantly (without needing bankers on-site at the showrooms) and professionally without needing a Finance Degree.

"We have demonstrated the beta of this TDSR tool to property agents - their face literally lit up. Combined with the Progressive Payment Home Loan Report + TDSR Report, agents say they will

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be able to take the initiative and control, rather than frantically call bankers to call their clients to try to facilitate deal closure. Now Agents can run the report themselves and professionally serve their buyers to enhance customer loyalty. Agents will then know the maximum budget and assist property buyers in selecting units within a buyer's budget."

Paul Ho, editor of iCompareLoan, says, "We are very pleased to bring this tool to the market to help Property Buyers and Property Agents make informed and faster decisions."

Find out more about TDSR Home Loan Report (TM) at

<http://www.icompareloan.com/homeloanreport/tdsr>

For the Press Editors

We are happy to provide more information or screenshots.

#### **About [www.iCompareLoan.com](http://www.iCompareLoan.com) Home Loan Report™**

Home Loan Report™ is Singapore's 1<sup>st</sup> and only Cloud-based reporting platform that helps buyers to [compare home loans](#). This tool is used by independent financial advisory firms, mortgage brokers, as well as property agents wanting to serve their clients professionally and yet save time.

Hours of tedious meddling with spreadsheets and updating of several hundreds of home loan

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packages, up-to-date Sibor, SOR, and up-to-date bank application forms are all accessible within a few minutes.

Home Loan Report <sup>TM</sup> is about giving analytical power to the consumer to assist them in making better decisions.

Consumers, please ask your agent/broker about Home Loan Report <sup>TM</sup> from iCompareLoan.com

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For advice on a new loan, go [here](#).

For refinancing advice, go [here](#).

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## About [www.iCompareLoan.com](http://www.iCompareLoan.com) Mortgage Consultants

*iCompareLoan Mortgage Consultants* is a research focused independent mortgage broker. We emphasize a consultative approach where we match our client's financial situation with the best fit mortgage loan, not simply a cheap loan.

Paul Ho is the editor of [www.PropertyBuyer.com.sg](http://www.PropertyBuyer.com.sg), [www.iCompareloan.com](http://www.iCompareloan.com) and [www.SingaporeHomeLoan.net](http://www.SingaporeHomeLoan.net) and he holds a Masters of Business Administration from a reputable university. He is passionate about helping people enhance their wealth through financial literacy and in making money work harder for them.

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For agents, mortgage brokers and financial advisors, subscribe to the home loan reports at <http://www.icompareloan.com/consultant/> and impress your clients with detailed home loan analyses which facilitate property buying and selling.

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