



The 17 Golden Property Finance Secrets

That the Rich have used to turn themselves from ordinary property investors into extraordinary Property Finance Strategists...and the best part is you can too when You Know How!

Over the years we have seen some of the most varied and costly Property Finance Mistakes ever made, by some of the most experienced Local and International Property Investors. It is our hope that our extensive property experience will give you the most qualified and passionate "Team". This is from *Our* professional specialist finance brokerage house and our staff understand your needs by giving you the help to avoid all those unnecessary mistakes.

But first let me give you our Bonus Tip Number One... this tip is from our *Fast Start Guide* and is provided to you Free of Charge.

This tip is so important that it is guaranteed to change your life, if you follow its golden principles. I once paid \$5,000 for this 5 minute sound-bite of information and I am going to reveal it to you Free. So here it is... Be Committed and expect the miracles to happen! (It seems so simple but this statement alone has made me a small fortune) So set your goals, motions and movements, direction and dreams. **Remember, Boldness has Genius, Power, and Magic to it.** So begin today and start putting your successful actions into Achievements Now.

Reading this tip everyday gives you practice for success **because Practice makes... Permanent** and not perfect like do many people have the misconception about.

Financial Strategy No.1

You need a "TEAM"

You need the best Finance Broker, Mentors, Accountant, Property Specialist, Financial Planners, Solicitor etc. It is the aim to include you in our team to try to make your life as streamlined as possible.

Financial Strategy No.2

There are financial strategies that help to reduce exposure on the family assets.

One of the most common concerns I hear from new property investors is "I am worried that I might loose my some of my assets". Our team of Professional Property Strategists can offer solutions to help you reduce the exposure.

Financial Strategy No.3

People often confuse property investment by thinking that it is all about property. While this is the case in most instances, it is important to sit down with one of our Property Financial Strategists. Property investment is also about time. It is your time and the deal with the property seller that's

going to make the money. You are investing in time. Buy right, finance correctly add a time period and this is where you make the profit.

Financial Strategy No.4

As with Strategy No.3. It is your time and the emotion of the property seller. It can take up to 6 weeks to get your finance restructured so Be Prepared before you can then go and make your first offer on a property.

Financial Strategy No.5

When you buy your own home there is a lot of emotion involved. Then, when you finally find your dream home, off you go to the bank. With your Cap in Hand you ask the Bank Manager "Please Sir will you lend me any money"? You then look for the cheapest loan, don't really know what questions to ask and end up getting whatever you are given!

This maybe good enough to get you started (However it doesn't help your financial education. In regards to decreasing your non tax deductible debt get help on this ASAP).

This is why it is so important to sit down with one of our Property Finance Strategists.

Financial Strategy No.6

When you go to Major Bank for a loan, remember *the only product you can possibly walk out with is that bank's products*. This may not be in your best interest.

Having a good Finance Broker helps in many ways. A good Finance Broker should help you explore the many and varied options available. Now, if you are planning on becoming a **property investor you not only need a good Finance Broker, you need one that specialises in property investment**, I can not stress this enough. **One who can discuss what you want to achieve over what period of time and can then come up with a loan strategy to suit your needs.**

Financial Strategy No.7

Always have everything explained to you on a level that you can digest and understand. *Don't worry about feeling silly about asking your advisors to explain again in a clearer manner*. This is what our company specialises in! If you cannot understand anything you can't move forward. If your advisors, brokers, accountants etc can't communicate clearly it is their problem, not yours. You need to get a different team!

I have been so frustrated with this over the yers, this is primarily why our company was formed.

Financial Strategy No.8

Because our services are the best available, they are very expensive and you quite possibly can't afford them. That is why it is so important to sit down with one of our Strategists.

Financial Strategy No.9

Is The Type of Property you are looking at investing in Relevant?

Simple question? Simple Answer...YES!

Your team should consist of Property Specialists and Mentors that you feel you can build a relationship with.

Financial Strategy No.10

The following Properties are properties that Lenders may not lend money against or may have a reduced LVR:

Apartments less than 50 square metres
Student accommodation

Studio Units
Hotel Rooms
Dual Occupancy Apartments

There may be others. Our "Team of Professionals" will discuss them with you..

Financial Strategy No.11

There are various methods of funding your new investment property. Our new "Lifestyle No Deposit Loan" is one great example. *This is where your loan repayments can be reduced to make nearly any property Cash Flow Neutral. But like all finance products there are conditions that apply.

Financial Strategy No.12

When you become a property investor there are tax advantages in place to help you reduce your income tax and provide for your future and the future of your family. Our team will need to be able to discuss these methods with you. With the correct financing strategy almost any property can be made cash flow positive or break even. This means that owning investment properties may not cost you anything and indeed provide you with an income.

Financial Strategy No.13

While every property investor's personal financial situation is different, typically investment loans need to be set up differently to your current home loan. Our team is experienced in this area. This is why it is so important for you to sit down with one of our Team Members to discuss a Strategy that suits you and your personal needs. Don't forget when you are ready to take action, Progress with patience and talk with our team regular basis.

Financial Strategy No.14

Even experienced Property Investors can learn something. I have discovered when dealing with experienced investors, although they are having some success, I may point out a strategy that saves thousands of dollars or a strategy that reduces exposure on their properties which they were not aware of.

The Moral -We can always learn more! Research, Research, Research - Take Action!

Financial Strategy No.15

When you invest in property you need to know all the what ifs!
How much will it cost if it is not rented?
What if interest rates increase?
What if tenants cause trouble?
What are all the costs?
What is tax deductible?
Will it increase my cash flow or decrease my cash flow?
Your team will be able to answer all these questions. If not get a new team!

Financial Strategy No.16

We are so excited about finance and property and we are also excited about assisting our clients. Our team of professionals has a hands on approach. Our clients are a very important part of "The Team". We walk our clients through the necessary steps, discuss their goals and requirements and most importantly, **We Listen.**

We understand that our clients are trying to provide the best for their families, give their children opportunities that they never had, whilst providing themselves for their retirement. Our Mission Statement is to have a Client for Life Approach and we consider it a privilege to work with all of them. Many of our clients have achieved multiple investment properties and a lot of them started with

nothing. And we are proud of them. We have a "do it all approach" which makes it easy work for our clients.

Financial Strategy No.17

Our Professional team is to be part of your team and will assist you in getting you started!

So where to from here?

Call Now on 07 5630 6525

to organise an appointment with one of our Team Members

No Deposit Home Loans
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Happy Investing and look forward to speaking to you soon.