



Unlock Opportunities to Property Investment

6 Key Things to Consider

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Home Finance Centre Hobart

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6 Things You Should Know



1. What to look out for in property investment
2. Types of investment properties
3. Common terms
4. Using existing equity from your home
5. Refinancing for Investors
6. Steps to buying an investment property



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#1. What should I consider?

- Time and emotional investment
- Strategy – good rental return vs capital growth
- Tax implications / structure
- Research - council, valuations
- Buying - advocate
- Contracts and legal

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#2: Types of Investment Properties



- Commercial vs Residential
- Immediate purchase
- Construction
- Off the plan



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#3: Common Terms

- Negative / Positive gearing
- Tenants in Common/ Joint tenants
- Loan portability



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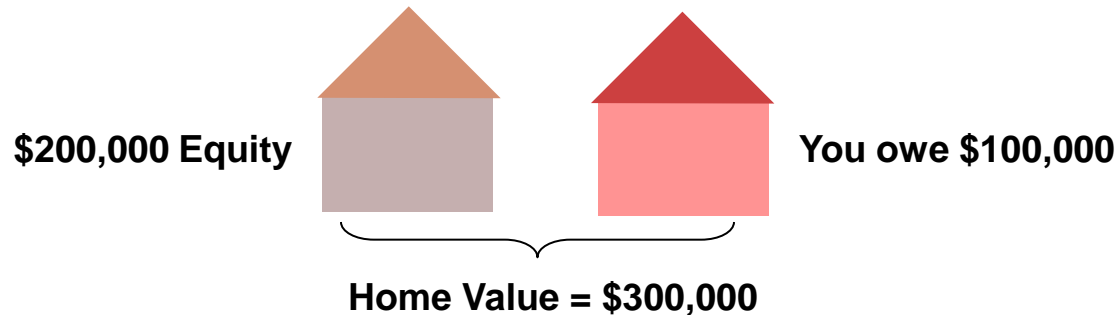
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#4: Using equity from your home



What is equity?

- Equity is the difference between what your home is worth and how much you owe on it. It's that simple. For example:



What can I use it for?

- Renovate, invest in shares/managed funds, buy another property or refinance

How much can I borrow?

- Availability to borrow a percentage (%) of your loan, usually up to 90%.

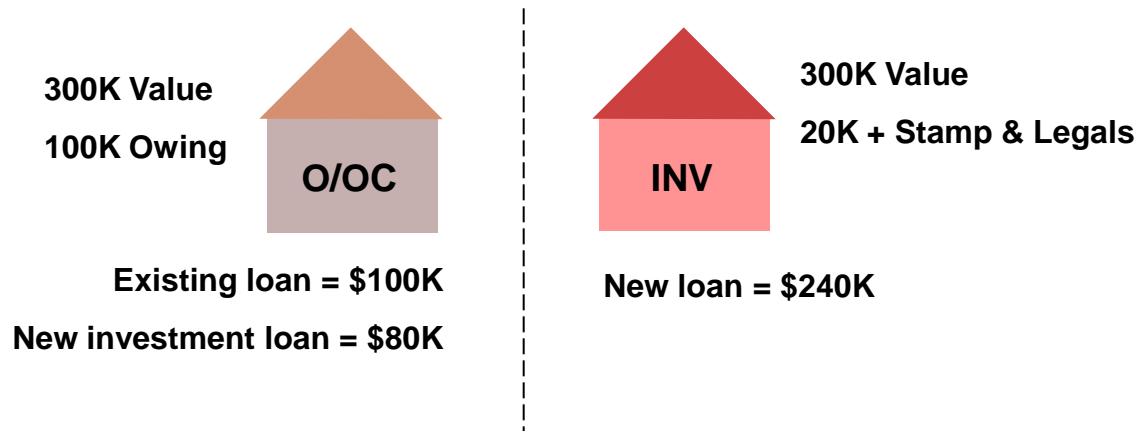
#4: Using equity from your home



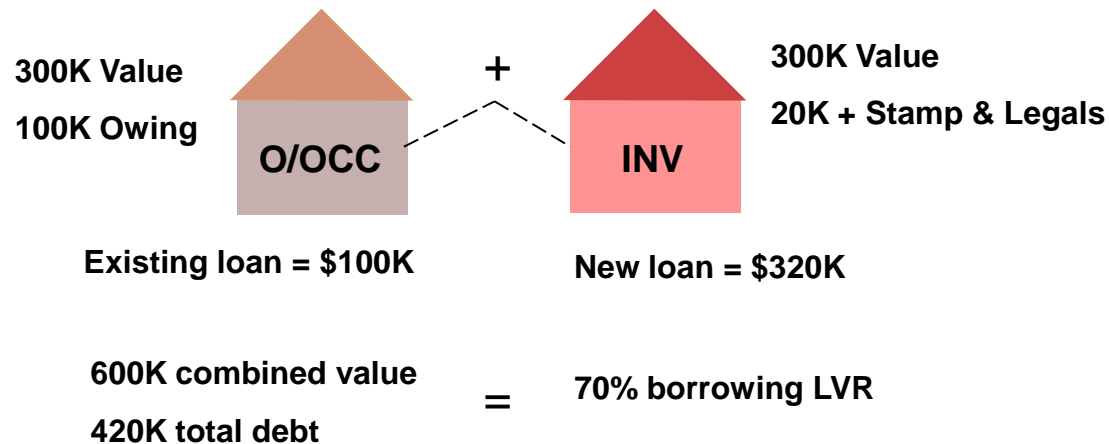
How do I use equity for property investment?

There are two options:

1. A separate loan attached to your existing home loan for deposit (10%-20%) and a new loan initiated for the new property (80%-90%).



2. Cross collateralising properties together for value and having one loan split (investment and o/occ).



#5: Refinancing for Investors

- Interest-Only
- Line of Credit
- Fixed rate
- Split loan
- Low-doc



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#6: What Next?

1. Know the amount you can borrow
2. Find out the costs
3. Get a suitable loan
4. Get pre-approval
5. Search for a property
6. Buy your property
 - Make an offer
 - Contract of Sale
 - Unconditional/Conditional offers
 - Finalise loan
 - Settlement



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Take the first step...



Book your complimentary consultation today to discuss your individual needs and have all of your questions answered.

We are here for every step of the way to guide you to your goal of becoming a property investor.

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Why Property Investment?

An insight to the Australian
Property Market

Presented by Neil Smoli
Aviate Group

