Building Wealth *Through* Property

Presented by:

REIF | REAL ESTATE INVESTMENT FINANCE

Disclaimer

This e book contains general advice or information only.

The information in this e-book is general information only and has been prepared without taking into account your personal objectives, financial situation or needs.

Before acting on any information, you should consider how appropriate it is to your individual objectives, financial situation and needs. In particular, you should seek independent financial and legal advice and read all relevant contracts, Product Disclosure Statements, or other offer documents prior to entering into any contract or acquiring any financial or investment product. The contents of this e-book are not to be relied upon as a substitute for financial or other professional advice.

Real Estate Investment Finance can take no responsibility for any actions you take independently, and without seeking professional advice from a licensed financial adviser.

Real Estate Investment Finance
P.O Box 1460 Oxley, QLD 4075
clientservices@reif.com.au
1300 130 932

REIF | REAL ESTATE INVESTMENT FINANCE

Table of Contents

David Chehade

CEO & Founder of REIF

We are dedicated and passionate about helping others secure their dream of owning property and building wealth.

A Letter From Our CEO.

Hey there!

It's my pleasure to provide you with a copy of my e-book, Building Wealth Through Property.

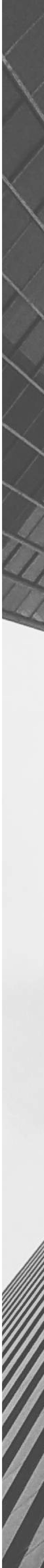
As finance strategists, fully licensed finance brokers and active property investors we're dedicated and passionate about helping others secure their dream of owning and building wealth through building a property portfolio. We also work with first home buyers and owner occupiers who benefit from our assistance in viewing their home as an initial step towards building an investment property portfolio.

Not only do we help you find the most suitable low-cost home loan, but we ensure your finances are structured in line with your strategy to fit your individual circumstances and long term goals. We work across Australia and can support you no matter your stage in your wealth creation journey.

For more information or for an obligation free discussion, feel free to call us on 1300 130 932.

David Chehade

DAVID CHEHADE B.Com, Dip FmBm
CEO & FOUNDER



Introduction

"In 2021 the number of millionaires' in Australia rose by a staggering 31%..."

Property has proven to be the best investment to create long term wealth. It's Australia’s leading wealth creator, with more of the country’s richest individuals making their money in property than in any other industry, according to BRW.

In 2021 the number of millionaires in Australia rose 31% from the year before, bringing the total number to of millionaires to 635,000. These millionaires' control $2.77 trillion in investable assets. A significant number of that is produced by real estate.

With the right education, planning, research, and professional support you can grow a multi-million-dollar portfolio and achieve real wealth through property. In this eBook you'll be educated on some of the important processes about how to build a successful property portfolio. You'll be given the right steps to ensure your success when investing in property.

Residential Market Value

Wealth creation experts believe that property is one of the most secure and consistent forms of investment. In large, this is because it's not as vulnerable to fluctuation (unless a major economic event causes the market to collapse overnight). Another reason why people choose to create wealth through property is its appreciation value. Throughout this eBook we explore more of these benefits.

With reference to Table 1 from GPG, property prices in Australia have increased in the last 10 years. On average, house prices have increased yearly across almost all Australian states and territories. The most significant growth was experienced in 2021, with the median residential dwelling increasing by 22.1% in value. Nationally, the median house value reached $709,803 in December 2021.

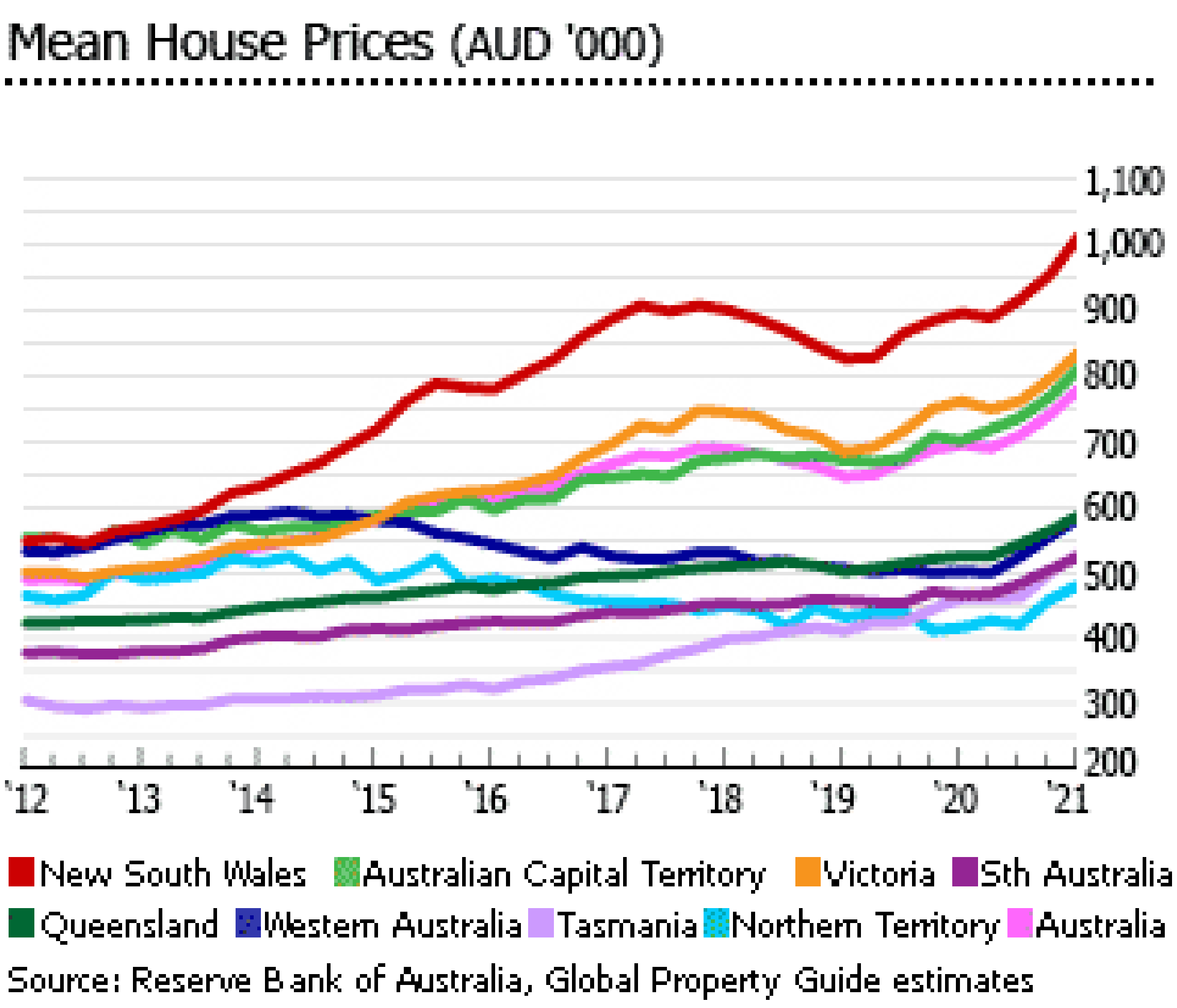


Table 1: **GPG**

Table 2 further demonstrates the growth experienced in the 2021 residential property market. It breaks down the average house price by each capital city. It's fair to say that the results of this rapid growth were positive for homeowners and investors.

Index results as at December 31, 2021

	Change in dwelling values				
	Month	Quarter	Annual	Total return	Median value
Sydney	0.3%	2.7%	25.3%	28.2%	$1,098,412
Melbourne	-0.1%	1.5%	15.1%	17.9%	$795,108
Brisbane	2.9%	8.5%	27.4%	32.0%	$683,552
Adelaide	2.6%	7.2%	23.2%	28.0%	$569,882
Perth	0.4%	0.4%	13.1%	17.9%	$528,551
Hobart	1.0%	4.2%	28.1%	33.4%	$694,261
Darwin	0.6%	0.7%	14.7%	21.4%	$498,168
Canberra	0.9%	4.0%	24.9%	29.6%	$894,338
Combined capitals	0.6%	3.1%	21.0%	24.3%	$793,658
Combined regional	2.2%	6.4%	25.9%	31.0%	$542,646
National	1.0%	3.9%	22.1%	25.7%	$709,803

Table 2: **CoreLogic**

Planning

Setting your goals and choosing your strategy

We've all heard the saying … "If you fail to plan; you plan to fail". This holds true when it comes to successfully building wealth in property.

A number of investors are what we call 'accidental investors.' This means they accidentally purchased a property without much thought. It occurs when people decide to upsize to a new house and rent their old house (rather than sell), buy on holidays, inherit property, or buy in the spare of the moment.

However, they most likely did not sit down and actually plan what they were attempting to achieve from their property investments.

"If you fail to plan; you plan to fail"

Everyone who wants to be financially independent needs to plan how they're going to get there!

Financial independence rarely happens by accident. The plan needs to include these three important points:

Some important points to consider:

1. **What do you want to achieve?**
2. **Why do you want to achieve it?**
3. **How are you going to achieve it?**

Let's first think about why we set goals:

Goal setting helps us to learn about what we want to achieve. It gives us purpose, drive, and motivation to act with an end result in mind.

Without goals, it's very hard to make much ground and it makes fitting your investment strategies into your everyday life more difficult.

"Further to retirement, property investing can help you achieve goals that can increase your quality of life in the shorter term also."

Relating goals to property investing:

When you first think about investing in property, one of the first things that you should do is write down your goals. Not just your short-term goals, but more importantly your long-term goals. A long-term goal is just as important and will help you establish a clear vision of what you want to achieve and by when.

Your goals should be SMART. That is; Specific, Measurable, Attainable, Relevant and Time Bound.

Why do you want to invest?

Is it ‘so that’ you can retire early and travel the world? Is it ‘so that’ you can provide housing for your children as you realise that housing is becoming less affordable? Is it ‘so that’ you can give more money to charitable causes?

The more you understand the ‘what’ and the ‘why’, the more likely you are to take necessary steps to reach your goals and realise your dream. Setting your goals will result in a certain sum of money. To help you determine what your end goals are you should give some thought to how much money you need to be financially free. You should then set a timeframe for when you want to achieve this.

Further to retirement, property investing can help you achieve goals that can increase your quality of life in the shorter term. Working out how this could look for you is the first step. Then you can break your goal down into milestones and set key performance indicators to measure your success. For example, let’s say you're 30 years old and want to retire at 45 on $100,000 per annum so you can travel the world with your partner and retire. This is a ‘so that’ factor and it's specific.

On the above 'so that' scenario; if your real estate investment portfolio was generating you a 5% return, you'd need $2 million net in assets accumulated over the next 15 years. Once you've determined this, we can look at the ‘how’ to achieve this goal through property investing. Everyone has a different ‘so that’ factor and it's important that you understand this right from the start.

Once you understand your ‘so that’ factor, we can look at the ‘how’. When deciding on the how … The question is not “what is the right strategy?” Rather, it's “what's the right strategy for me?” You should not invest in property until you know your strategy.

Strategy Breakdown

1. Buy & Hold
2. Buy, Renovate & Sell or Hold
3. Buy, Subdivide & Sell or Hold
4. Buy & Sell
5. Buy, Build & Sell
6. Buying Off the Plan
7. House & Land Packages

Strategy One:
Buy & Hold

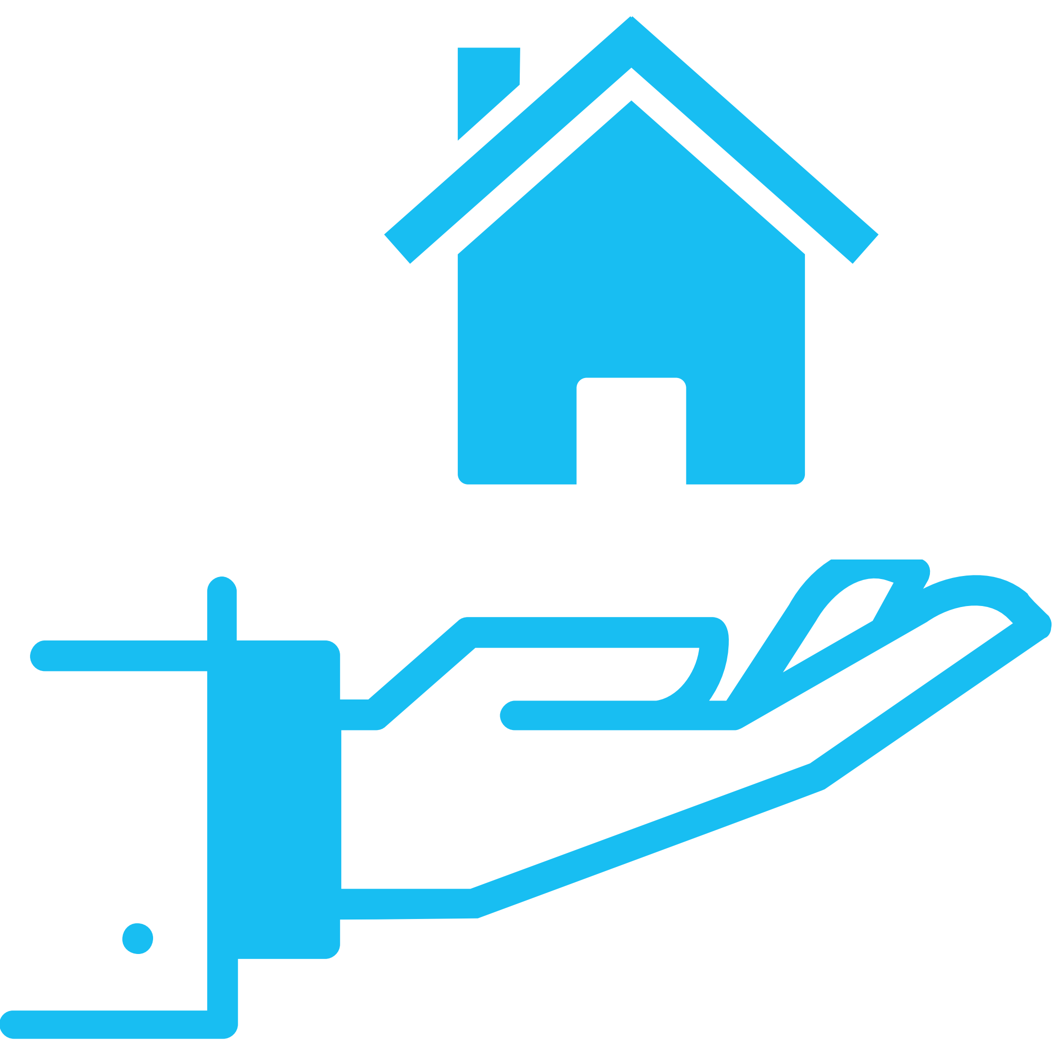
"The buy and hold strategy allows you to withdraw equity from each property as it grows and use this towards your next purchase."

PROS

'Buy and hold' is one of the most common strategies. To minimise transaction costs, most investors choose to buy and hold. They then bank on the average capital growth (around 7% to 10% per annum). This way the transaction costs are averaged out over the years that the property is held and become far less significant. Ideally, this strategy should be implemented for at least 7-10 years.

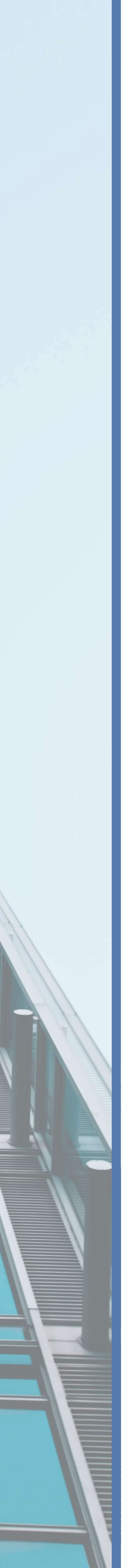
You don't need to be constantly monitoring the market, every latest deal, and every market movement. You simply just buy and hold a good property in a good location with good rental returns and high tenancy rates. Then you forget all about it.

The 'buy and hold' strategy can also allow you to withdraw equity from each of your properties as they grow and use this towards your next purchase. This saves the significant transaction costs of constant buying and selling."



CONS

One disadvantage with the 'buy and hold' strategy is liquidity. Due to the longer time frame required for this strategy to work, if you need quick cash for emergencies, it could be difficult to access.



Strategy Two:
Buy, Renovate & Sell or Hold.

"Adding value by carrying out improvements needs to be carefully planned and executed. Not everything adds value. It's easy to over-capitalise and not get your money back..."

PROS

This strategy can maximise potential gains by improving areas of the property that are unsightly (i.e., an un-landscaped front yard, run-down kitchen, or outdated bathroom). This strategy is great for those with the time and skills to complete the renovation themselves. Additionally, it's suitable for those prepared to live in the property while they renovate it and then sell it.

CONS

The main disadvantage of this strategy is the potential of getting it wrong and making a loss.

Transaction costs are another disadvantage of this strategy. In a growth market, good profits can be made but in a slower moving market you need to make serious gains on your improvements just to cover the transaction costs.

Strategy Three:
Buy, Subdivide & Sell or Hold.

PROS

A fantastic opportunity for those not faint-at-heart. Serious profits can be made by buying and subdividing.

CONS

You need a large amount of capital behind you as the banks aren't always willing to lend significant money for this strategy. This even applies to the most experienced property developer. If you're a novice, your chances of getting finance are slim. It can be done, but you'll need to put down a large portion of funds for the development yourself.

Strategy Four: Buy & Sell.

PROS

It's similar to the 'buy, renovate and sell' method but you don't have to renovate. You simply buy, hold, and sell the property for a profit. This can be a great strategy to use in a fast upwardly moving market.

CONS

Once again, transaction costs make this a very difficult strategy to profit from. You need your property to increase around $40,000 in value before you break even. This is on average, one year's capital gain. This strategy also relies on several external factors like availability of finance and market fluctuations. This strategy is suited to an experienced investor.

Strategy Five: Buy, Build & Sell.

PROS

Like the 'buy, subdivide and sell' strategy and once again not for the faint hearted. One the upside, there's good profit to be made, particularly for those able to be involved in the building process themselves. Adding real value by building or improving a property is one of the most fundamentally sound ways to make a profit.

CONS

As above for subdivision - tax consequences will be adverse. You'll need to be involved with councils, surveyors, tradespeople, etc. Delays in any of these areas can lead to lengthy hold periods and can erode all the profit from a project. In some cases, if lengthy delays are experienced, the entire project might not even turn a profit.

Strategy Six: Buying Off The Plan

Buying off the plan is a strategy that involves entering a contract to purchase a property prior to, or during the construction phase of the development. Settlement for this strategy occurs upon completion. Some investors use this strategy to buy several properties and then sell most of them just before settlement. They then apply profits to reduce the debt on the properties they retain.

This is a fantastic strategy for the experienced investor, and it works well in an upward-moving market. However, it can be fraught with danger if the market falls during the construction period, and you don't have the spare resources (cash or equity) to cover potential shortfalls. It can be comparable to the stock market 'margin calls' that are rapidly bringing the share market to a grinding halt.

If you intend to buy and flip, it's important to get professional advice to ensure that you can financially cope in the potential of value decline. If your financial position is such that you could survive such then the buy and flip strategy can bring some fantastic possibilities. If you proceed down the buy and flip path (after seeking professional advice) - look for developments that fit the below criteria:

1. Look for brand new developments
2. Developments that have a suitable timeframe to completion
3. Projects with a Progress Payment Plan that doesn't require the bulk of payment until near the end of construction. Only a 10% deposit is required to hold the property until completion and settlement
4. Be the first in. Often the best gains are to be made early when the developer needs to sell quickly to meet the banks "pre-sales" requirements. This will assist an investor as the project nears completion and the price may have risen substantially as the developer is no longer in needs of a quick sale
5. Work with a professional that can assist you to determine the suitability of potential properties
6. Keep your time frame to 12-24 months. With just a deposit down, you should secure 100% cash on cash return if investing in the right market within this timeframe. Some investors use this strategy to buy a few properties and then sell most of them before settlement. They then apply the profits to reduce the debt on the properties they retain
7. Always have the plan valued at commencement to ensure you aren't overpaying for the property and to ensure you know you're paying the plan's value in the beginning and not the end value
8. Buy properties that are affordable in line with the current market/ median value of the capital city. This way you're still able to sell it targeting most buyers and also attract the vast majority of tenants

Strategy Seven:
House & Land Packages.

PROS

1. Stamp duty savings as you pay stamp duty on only the land component
2. In a moving market, an investor can make a gain on the investment just by holding it in the period between agreeing to purchase and when construction is complete
3. You can claim maximum taxation benefits
4. It requires lower maintenance
5. Comes with builders' warranty

CONS

1. The cost of servicing the loan throughout the construction period needs to be carefully considered. It's important to remember that while the property is being built, you'll not have a tenant to pay you rent
2. In many cases, banks will instruct valuers to be very conservative on construction valuations. This is due to the increased risk of taking an incomplete property as security for a loan. This can sometimes mean that more equity is required to secure finance for a house and land package than would be required for a completed product

Finance

Choosing the right loan

Finance is one of the most important factors to consider when building wealth through property.

The amount of property you can buy is determined by the amount of finance that you can borrow. Having the right finance structure will support you to borrow and create a property portfolio needed to achieve your long-term financial goals.

A secret of the rich is that they’re able to get rich quicker by having greater access to finance. They use their time and energy earlier in life to get their financials in order, so that they're not rushing later on.

Finding the right broker will help you feel confident that you’ve found the most suitable loan. They’ll also set up the correct structure to ensure you can meet your long-term financial goals and avoid having to pay serious costs along the way. The right setup can potentially save you tens of thousands to hundreds of thousands of dollars in long term exit fees and interest rates.

That’s why whenever you’re buying any sort of property, you have a finance specialist or broker involved in the process. Additionally, that’s where Real Estate Investment Finance can help!

Finance

Why a finance specialist?

"...everyone's situation is unique and we're here to navigate that"

There are various advantages of using a finance specialist/ mortgage broker when financing your investment properties. Firstly, it's a free service. Yes – FREE. The bank pays the broker for the commission.

Secondly, a broker is aligned with many lenders. This means they don't have a biased preference towards one lender. At REIF, we have access to over 40 lenders, including the big four banks.

A good mortgage broker will support you with navigating your way through a complex maze of product choices. This will help support you to find the most suitable product. After all, everyone's situation is unique and we're here to navigate that.

Additionally, when working with a mortgage broker, they'll handle all your paperwork on your behalf, submit your loan, liaise between you and the lender, and coordinate the process with your solicitor and real estate agent. Overall, they'll remove the stress and pressure off you.

Our Financial Institution Partners

Commonwealth Bank

ANZ

nab

Westpac

citibank

bankwest

ING
How banking can be

Liberty

MACQUARIE

st.george

SUNCORP

Virgin money

+ Many More

Finance

What does the process look like?

Our Finance Specialists will work alongside you to determine:

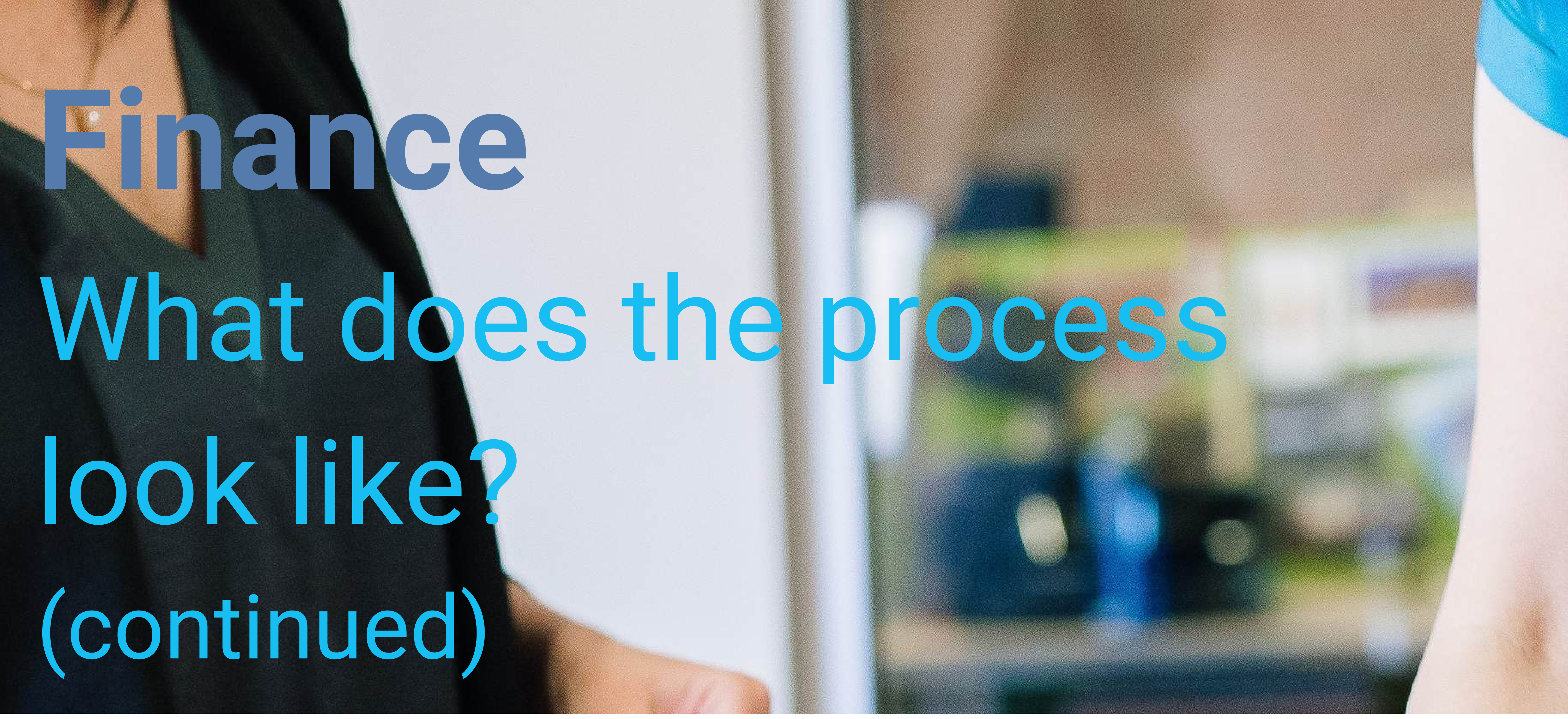
Your current position:
How well placed you are to afford an investment property

Where you're heading:
Whether you're prepared and can afford to invest. We'll look at whether you can hold your investment for the long term and if you'll need access to your capital at some point in the future

How much money you'll need:
By looking at upfront costs and ongoing maintenance expenses

How much you can afford to borrow:
Looking at your borrowing capacity

Setting up the correct finance structure:
Exploring variable, fixed, interest only, or principal and interest repayments



Finance

What does the process look like? (continued)

1. Our broker will work with you to evaluate your home loan needs.

2. They will calculate how much you can borrow so you know the price range you can afford.

3. They will then compare and contrast hundreds of home loan products from our wide choice of lenders.

4. And provide expert advice to help you choose the right home loan.

5. The broker will do all the paperwork and follow through the entire process with the lender making it as hassle-free as possible for you.

6. The broker may even be able to get you pre-approval on your home loan.

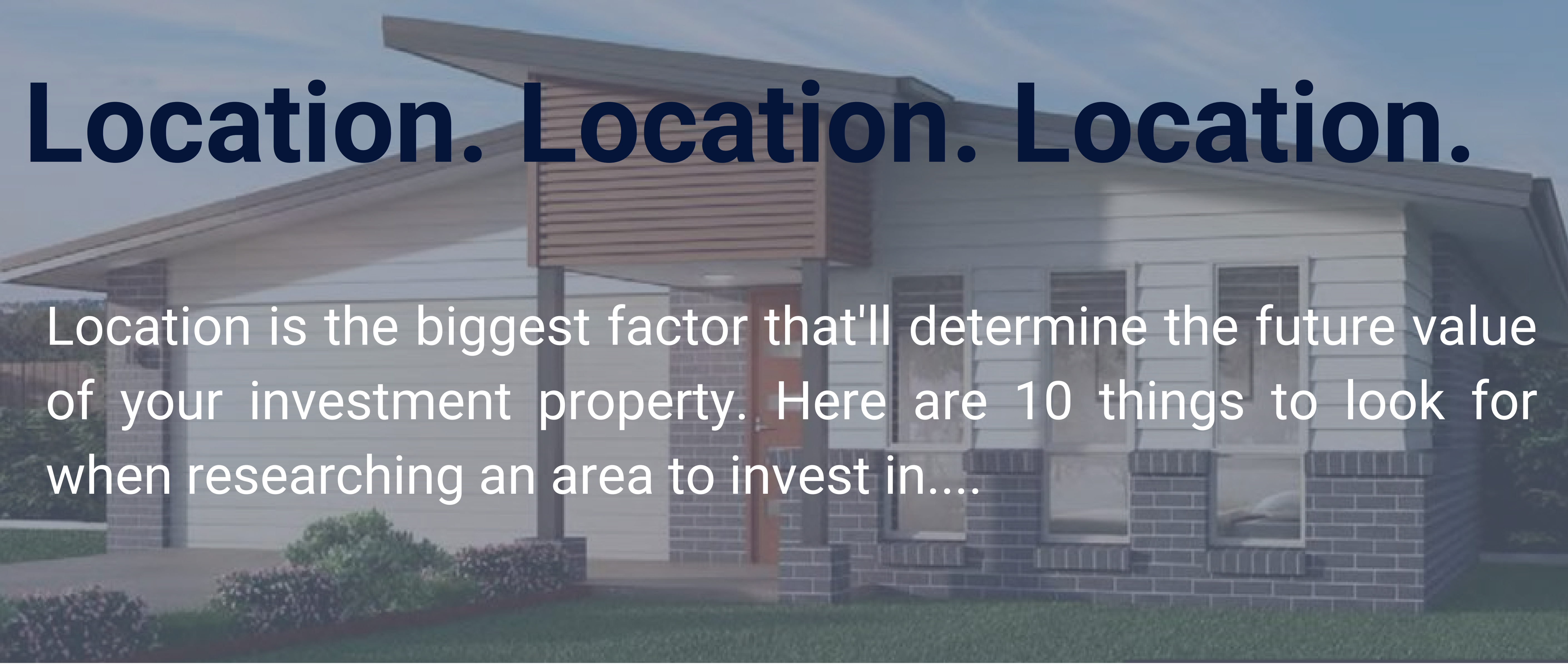
7. The broker will do all of this at no charge to you because the lenders pay us.

Finding the right property

Once your financials have been established you can then find the right property for your strategy. This is an exciting part about becoming a landlord.

Purchasing an investment property is different to buying your own home. In saying that, you should remember it's all about the numbers. NOT the emotion.

Use your head. Not your heart.



Location. Location. Location.

Location is the biggest factor that'll determine the future value of your investment property. Here are 10 things to look for when researching an area to invest in....

1 **Supply and demand:**
This factor is determined when the demand of property in a region increases, and the supply is limited. You can assess it by reviewing the vacancy rates, auction clearance rates, etc.

2 **Infrastructure investment:**
When a location is forecasted to or is experiencing developments in infrastructure, it can produce growth for the property.

3 **Demographics:**
Understanding the population can give you an indication as to what dwelling is most in demand.

4 **Amenities:**
Occupiers generally want the convenience of amenities. Therefore, it's ideal that the location contains schools, employment opportunities, retail etc.

5 **Population growth:**
The growth in population will indicate a higher demand for rentals.

6 **Affordability:**
Lower priced properties are in greater demand than expensive ones.

7 **Economy:**
It's important that an area has a diverse range of industries with strong future economic prospects.

8 **Rental yield:**
This can help you determine the type of return you can expect from your property within its location. A higher rental yield indicates a higher demand for renters.

9 **Historical growth:**
Research how the location you're looking into investing has performed to date. Has it outperformed other locations?

10 **Other considerations:**
Ensure that you consider environmental factors and crime rates when studying a location.

Property

Choosing the right type of property

When purchasing property, it's a good idea to buy the highest quality property that you can afford - bearing in mind that it should appeal to a wide range of tenants. Through your demographic research you should be able to determine the most in demand property in an area.

Different properties attract different types of tenants. They also come with their own ongoing costs. Here's a summary on apartments and houses, both existing and new to help you decide:

Apartment

1. Can be more affordable and produce higher yields
2. Easier to maintain through strata levies. These are applied to cover maintenance and repair costs of common areas
3. Depreciation deductions can be greater for apartments as you may be able to claim a proportionate share of depreciation on commonly owned facilities such as lifts and security systems

House

1. The land component of the property can enhance the potential for capital growth
2. Houses generally cost more to maintain, though, they also offer greater scope to add value through renovations
3. Houses are more likely to offer the 'scarcity' factor which can underpin long term capital gains and could mean fewer periods of vacancy

Property

Choosing the right type of property

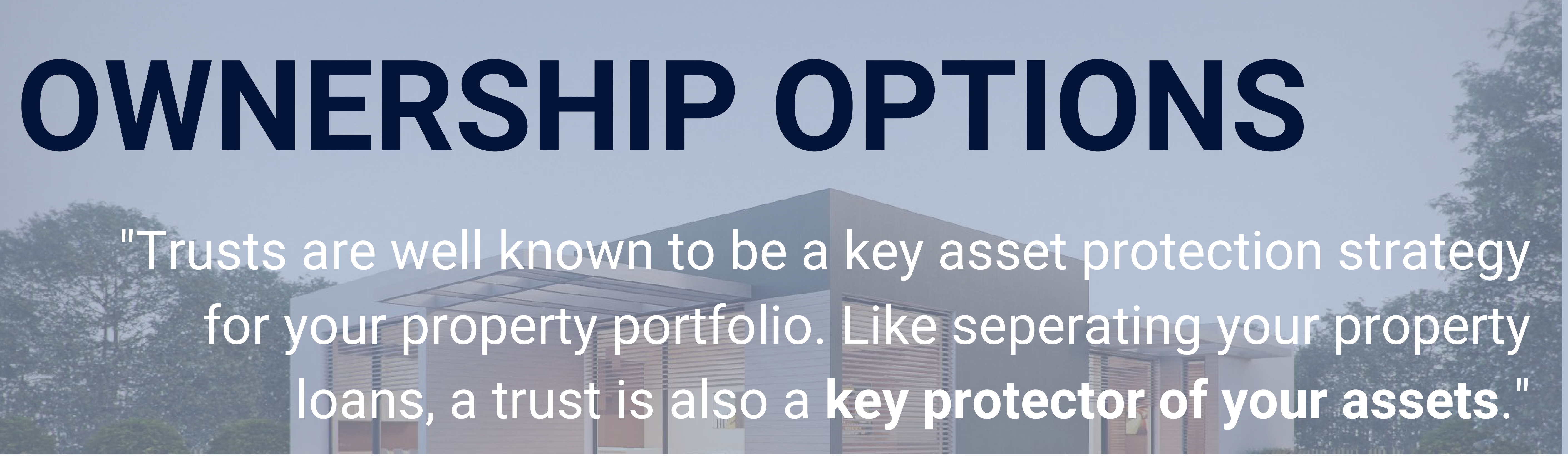
(continued)

Existing

1. You can see exactly what you're buying relating to size, aspect, outlook, finish the surrounding neighbourhood
2. Established homes can show the result of years of wear and tear. Moreover, significant defects. Arrange a professional pest and building inspection prior to purchase. This will highlight defects or illegal building work that can be costly to repair
3. Older homes require more maintenance over time. This can impact your ongoing returns
4. The property may have a known rent history or may even be sold with tenants in place
5. Appliances or fixtures may be due for replacement or repairs
6. Established homes can provide good opportunities to add value by renovating, subdivision, development, or extensions

New

1. A new property is clean, fresh, modern, and defect-free. This can make the property appealing to tenants and therefore easier to rent
2. A new home offers greater depreciation benefits than an older property. Repair and maintenance costs should be lower, especially in the first few years of owning the property
3. You may be able to charge a premium rent as it's a 'new' property
4. Appliances are likely to be covered by manufacturers' warranties and builders' insurance



OWNERSHIP OPTIONS

"Trusts are well known to be a key asset protection strategy for your property portfolio. Like seperating your property loans, a trust is also a **key protector of your assets**."

Real estate can be held through different titles. It can be owned through your name, a trust, company, or a self-managed super fund. It's important that you get the ownership structure right at the time of purchase as it can be expensive to alter title deeds after.

Each of these ownership options have their own advantages and disadvantages and the best choice will depend on personal circumstances. Trusts are well known to be a key asset protection strategy for your property portfolio. Like separating your property loans, a trust is also a key protector of your assets.

When you place your portfolio within a trust structure, the trust owns your portfolio (not you). If you sustain bankruptcy or debt enforcement action, your properties are protected under this structure.

You should always seek advice from an accountant about which structure to invest in but this is some general information about what your options are.

When you invest as a private purchaser the property is only registered under your name. With this arrangement, rental income is received by only you, and expenses relating to the property can only be offset against your income. This is the most common and simplest ownership option.

Investing in joint names

Ownership of the property is split equally between two or more people, with income and expenses divided the same way.

Investing through a company

There can be advantages to using a company structure for a rental property, especially if there are many co-owners and the property will generate fully taxable profits. It's easy to sell shares if one owner wants to exit the arrangement and the company tax rate is lower than the top personal tax rate.

Companies are costly to establish and maintain. They must run in accordance with strict legal requirements. Additionally, it's not always possible to distribute taxable losses among shareholders. That makes it worth speaking to your accountant if you're thinking of using a company structure for your rental property.

Investing through a trust

Trusts may be a suitable ownership structure for a positively geared property as they can be useful for distributing income in a tax effective manner. They also offer asset protection.

Trusts can be complicated to maintain and it's critical to speak with your accountant for tailored advice on whether it could work for your investment property. Investors can use a discretionary, unit, family or hybrid trust.

Investing as tenants in common

The ownership is divided into units with the level of ownership defined differently for each party. For example, if one of the parties is on a higher income, ownership of the property can be divided in the proportion 75/25. This way, three quarters of the losses can be allocated to the higher income earner. Of course, the same ratio would apply to income generated.

GROWING YOUR PROPERTY PORTFOLIO

The higher the number of properties an investor is in possession of, the quicker their equity will rise. This means that more properties can be purchased an added to their portfolio.

Building a portfolio does take time. Though, once you have just a handful of properties in your portfolio, it'll give you a good combination of income for today and increase income and capital growth over time.

You can grow your portfolio through compounding. This occurs when the property increases in value over time and allows you to purchase time and again by borrowing against the equity of each property.

Leverage is using borrowed money to buy what you want and allows you to use less of your own money to get more property.

The power of both compounding and leveraging is imperative to building your portfolio. It allows you to accumulate wealth into the future so you can achieve financial independence.

As your property values increase (over time), you'll be able to borrow off this equity to make your next purchase and so on.

This can be illustrated in the example below:

Luke purchased a $500,000 property that has a compounding return of 10% in the first year, making it worth $550,000 at the end of the year. Luke only put down a 10% deposit when he purchased the property, so he owes $450,000. By the end of the first year, Luke has $100,000 in equity in this property, meaning the initial $50,000 equity to purchase has doubled in only 12 months. Assume similar compounding returns for a 10-year period, if Luke pays off none of the loan principle; his equity will have grown to $846,871.

A hurdle many investors face while trying to grow a property portfolio is having access to further finance. Having the right mortgage broker from the start with a solid plan and one who understands your goals will ensure you have the correct finance structure to continue to obtain finance for further purchases.

10 Finance Tips:

To Help Obtain Funds To Grow Your Portfolio

Don't cross collateralise

This is where you have multiple properties securing one loan. Cross collateralising can put you at risk by giving the bank unnecessary control over your assets. Additionally, when you finance each property with a different lender, you're increasing your serviceability as lenders will base your repayments on the interest you're paying rather than the additional margin they put on top.

Reduce your credit card limit and cancel any credit cards you don't use

Reducing your credit card limit can make a big difference with how much you can borrow for your property. If you don't use any credits, you might want to cancel them as lenders take credit cards into account when calculating how much you can borrow. This is regardless of whether you use these.

Use different lenders

Loyalty and convenience are the main reasons people use the same lender to borrow funds. This can reduce the amount you're able to borrow and increases your risk as one lender funding your whole portfolio results in them assessing all your properties as one, rather than individually. By using different lenders, you can always find the best deal, increase your borrowing ability, and stay in control of your assets.

Regularly review your security

Giving too much security to lenders can restrict your investment potential. It's recommended that you review your property values annually and have them re-valued with the bank whenever there's a reasonable increase of around 7%. Over time you'll be able to remove the security from your home or from one of the investment properties.

Interest only

Structuring your investment loan with interest only increases your borrowing capacity and still allows, in most cases, for you to pay down the principle if you wish.

10 Finance Tips:

To Help Obtain Funds To Grow Your Portfolio (continued....)

Review your current properties

If you already have more than one property it'd be beneficial to review their performance. This could lead to you getting rid of a property before continuing with the expansion of your plans. While this may seem like a counterintuitive thing to do, holding an underperforming property for sentimental reasons or because it's an extra number in your portfolio doesn't make sense in the long term.

Increase your cash flow as much as possible

Keeping your overheads low and your income up should be a very important part of your strategy. By maximising your income, you'll give the bank more to work with when it comes to their assessment of your ability to repay the loan. This can be done by conducting regular rent reviews.

Moving to better interest rates

It's astonishing to see how many people pay 'over the odds' for finance because they don't regularly research the market for better deals. By moving your current mortgage to another provider, you can (in some cases) collate substantial savings.

Consult an accountant

The Australian tax system allows a property investor a PAYG Tax Variation. This will entitle you to have your tax allowances paid in advance. To take advantage of this system you should make an application to the ATO. You'll need to project your losses for the year ahead and then claim the tax deduction in each pay packet, instead of waiting for the tax year to end. Doing this can increase your cash flow quite significantly and also your ability to service a new loan.

Set up an offset account against your owner-occupied home

Save yourself tens of thousandsof dollars in interest on your home loan by setting up an offset account and structuring all your income including salary, rent, tax, etc to come into this account. You can maximise every dollar to work against your non-deductible debt (your owner-occupied home). If you're disciplined enough, you can also consider living off a 55 day interest free credit card while these funds offset against your home loan.

Values

Client Value:

A professional approach on structuring your finances to assist you in building your dream property portfolio

Trust

We're accredited with more than 40 of Australia's leading lenders, including the major lenders

Expertise

We'll compare and contrast hundreds of home loans, using our specialist loan software to find a loan that best suits you

Care

We can come to you, prepare paperwork, lodge the application and do all the follow up

$0

Zero Fee

There is no charge for our home loan service because the lender pays us

Flexibility

We specialise in working with property investors and structure your finances correctly from the start to ensure maximum control and flexibility for you and not the banks

Network

We can arrange you access to a network of property investment professionals from every industry that you need on your team to succeed

Charity

We believe in giving back and are commited to taking actions that reflect that belief. We support Beddown and raise donations and awareness for the homeless.

Community

We strive to find new, interesting and engaging ways to give back to the community and eco-system that we exist in to provide value to all our clients and stakeholders

Family

At REIF, our ethos is one of team work that is carried out diligently in a very collaborative and close-knit envorionment to ensure a successful outcome

"Real Estate Investment Finance have been and will continue to be recognised nationally for excellence in the quality of services we provide. In 2021, we were finalists at the Better Business Awards, Australian Business Champion Awards in multiple categories, Women in Finance Awards and the Top 11 Brokerages. We were also announced as winners for the Fast Brokerages 2021 awards.

REIF is well known in the community for our commitment to helping everyday Australian's plan for and achieve their dream of a self-funded retirement.

We're able to do this by offering our clients an armchair ride through our proven system, and access to our vast and qualified team of professionals who specialise in every area of our core business, Property and Finance."

Contact Us TODAY

1300 130 932 | clientservices@reif.com.au | www.reif.com.au

Getting started is easy. All though there may seem to be a lot of work involved in growing an investment property and conducting your due diligence correctly, it can be easy if you have the right team behind you. We have partnered up and built a great team of property investment specialists including accountants, financial planners, building and pest inspectors, property managers, insurance brokers, builders, solicitors, coaches, real estate agents, and buyer's agents. Give Real Estate Investment Finance a call today to see how we can help you get started.

David Chehade

DAVID CHEHADE B.com, DipFMBm
CEO & FOUNDER

Disclaimer: This e-Book contains general advice or information only.

The information in this e-Book is general information only and has been prepared without taling into account your personal objectives, financial situation or needs.

Before acting on any information, you should consider how appropriate it is to your individual objectives, financial situation and needs. In particular, you should seek independent financial and legal advice and read all relevant contracts, Product Disclosure Statements or other offer documents prior to entering into any contract or acquiring any financial or investment product. The contents of this e-book aren't to be relied upon as a substitute for financial or other professional advice.

Real Estate Investment Finance can take no responsibility for any action you take independently, and without seeking professional advice from a licensed financial adviser.

REAL ESTATE INVESTMENT FINANCE
P.O BOX 1460 OXLEY, QLD 4075
CLIENTSERVICES@REIF.COM.AU
1300 130 932