

# **PROCESS**



### Qualification

- ✓ Borrowing Capacity/Affordability check
- Current Deposit levels
- ✓ Ideal property types and locations



Credit Report and Repair (if required)



Pre approval for property loan through our broker partners



# Analysis and timeframe for property(s) purchase

- ✓ Property Costings report outlining potential properties that fit the budget
  - i. Deposit Required to complete purchase
  - ii. Income required to afford the loan



## **Property Options Identified**

Sourcing and presenting of property options based on initial requirements



### Tax returns lodged

✓ Increase deposit available with tax savings strategies employed.

### Purchase property

- Review of contracts to purchase the property
- ✓ Property Costings to determine deposit and affordability
- ✓ Finance sourced through one of our finance brokers.

# **PROGRAM DETAILS**

- 2-18 month program
- √ For first home owners, returning home owners or 1 st investment property purchasers
- ✓ Credit Repair assistance including credit report check to confirm credit status
- Borrowing capacity check
- Accountant prepared property costings analysis to confirm costs of property purchase and deposit required
- 2 individual tax returns for the most recent tax year that has not been completed includes investment property deductions and tax variations as required
- Buy new or established properties
- Access to property stock through our network of real estate agent partners.
- Property cashflow analysis to demonstrate the cashflow requirements of the property and its affordability for your individual situation