

Your Property Purchasing Journey for First Home Buyers



YOUR GOAL

You need to ask what you want to achieve.

Questions to consider: Is this your home forever or a stepping stone into the property market? If it is truly the latter then your finance and your buying criteria for your property should be considered with your investor blinkers on. This starts with what you can afford and your future plans for the property.

FINANCES

Once you know your plan and path, Investors Choice Mortgages will pull together the lending requirements to help you achieve this.

We'll tell you how much you can borrow. We'll then facilitate a loan that provides flexibility now and into the future. A first home buyer loan should be all about flexibility. You never know what opportunities may come along in the future and you don't want to be tied down or forced to make a decision because of a rigid loan structure.

When you know what you can afford then it is time to work out what characteristics or criteria your property needs to have.

Armed with this buying criteria checklist you can stop wasting weekends searching for properties that don't suit. You can get 80% of the work done online with the resources we share with you.

BUYING CRITERIA



LOCATING THE PROPERTY

This is all about finding the property that fits your criteria and will lead you to achieving your goals.

This stage involves diligent research using the right tools and resources so you can narrow down the 20+ suburbs to 3-5 which you will get to know intimately. Then you can narrow down to the exact street allowing you to maximise this purchase and your future equity or wealth generated by this property.

This is all about flexibility.

If you choose, then this property could become one of many and the cornerstone of your wealth potential. But you need to start with the right property, the right online education and the right loan structuring that ICM provides, so you can be in the drivers seat. We'll show you how to take control so you can build wealth through property, if you choose. The wrong loan structure and purchase takes that choice from you.

YOUR GOLD MINE

YOUR GOAL ACHIEVED!