

# Your Investment Property Journey for Investors



## THE PROCESS & YOUR GOAL

You need to ask what you want to achieve.

Ask yourself what is the passive income you need to achieve from your portfolio? What is your timeframe? How many properties and what properties characteristics are needed to achieve this?

Once you have made use of the tools to answer these questions you can assess which Property Investment Strategy (PIS) will get you there.

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

Your financial strategy, working along the banking hierarchy, leveraging different lenders policies and servicing models will allow us to execute the means to have you reach your goals.

This is not an exercise in cheap rates, this is a well planned strategy tailored to assist you in getting to where you want to be.

## FINANCES

When you know what you can afford you have ticked off one of the three criteria needed to find a property to build your portfolio.

You know your borrowing capacity but you also need to know your PIS criteria and the criteria of the area you select. Why waste time looking at properties every weekend when they won't allow you to narrow down exactly what you need and where to start looking.

## 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 14000+ suburbs to 3-5 which you will get to know intimately. Then, again down to the exact street level where you can determine exactly which streets renters want to live.

When we know your goal and your PIS then the finance strategy will allow you to continue to purchase as long as you can afford to. The key is buying properties that fit your PIS and help you reach your goals on time.

It is important to understand that this is a balance of properties with good capital growth, allowing you to grow and then exit your portfolio, and good rental yield, so you have a healthy cash-flow whilst your portfolio grows.

## FLEXIBILITY FOR YOUR FUTURE

# YOUR GOAL ACHIEVED!