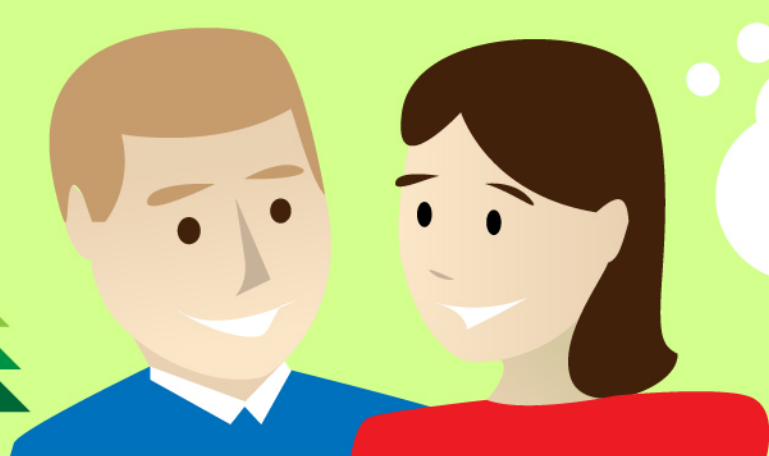


# Your Property Purchasing Journey for Home Buyers



YOUR GOAL

## Ask yourself what you want to achieve.

You have the unique opportunity to make your next home truly start making money for you. By defining your goals for this property and your desired ownership period, you can start using successful investor techniques to make your next home your very own gold mine.

## Once you have a plan and pathway, Investors Choice Mortgages will pull together the lending requirements to get you there.

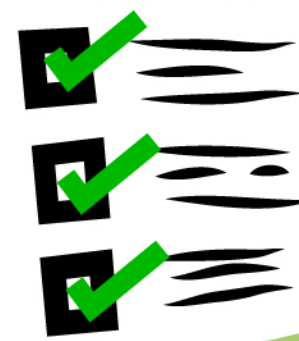
Next step is to know the funds you are able to contribute and how much you can borrow. Once you know this you can determine your purchase price.

However you should also consider your future plans. Maybe you will need funds for a renovation, a kids wedding, a holiday or you may require funds to purchase an investment property down the track. Your loan now needs to be set up to give you the flexibility for any, or all, of these options so you are not faced with undue costs in the future.

## When you know what you can afford, 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 week-ends searching for properties that don't suit your needs. You can get 80% of the work done online using the resources we share with you.

## BUYING CRITERIA



## LOCATING THE PROPERTY

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

Using the right tools and resources, the 'locating the property' stage requires diligent research. Understanding that neighbouring suburbs perform differently could mean that, in years to come, your home could be worth hundreds of thousands more just by buying in the right location. The tools we share with you will assist you in determining the capital growth of neighbouring suburbs. Capital growth can boost your wealth and get you to your own gold mine sooner.

## This is all about flexibility.

Your new property could be one of many property investments and become the cornerstone of your wealth potential. But you need to start with the right property, the right online education and the right loan structuring 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 decision choice from you.

## YOUR GOLD MINE

## YOUR GOAL ACHIEVED!