

Investment Property Home Loans

Investing In Property in 2022

Australians love to invest in residential property because the Australian housing market is one of the most stable and reliable markets around, with a long history of strong growth.

However, it's not always easy for investors to get into an investment property home loan. There are many different types of properties available on the market, and many types of investment loans, so how do you know which will best achieve your investment goals?

Investment Home Loans In Australia

Here we look at some of the key factors to help you make an informed decision about investing in real estate. In particular, we'll show you why talking to a mortgage broker about property investment could be the best move you make all year.

For generations, wealth has been built on bricks and mortar, and has delivered both long-term growth and regular tax-friendly rental income. But the Australian housing market is changing rapidly – with more people choosing to live closer to work or school, and a growing number of young families opting for smaller homes that are easier to maintain.

HOW A MORTGAGE BROKER CAN HELP YOU SECURE THE RIGHT PROPERTY INVESTMENT LOAN

Let me tell you what [Our Company] can do for you, and answer some of your biggest questions as we go.

*** *We are not salesmen for one bank's loan products***

Our database has hundreds of lenders and thousands of different loan products. Some of them would be no good for you, some will be ideal, depending on various factors in your particular case. Unlike an employee of a bank or building society, we're not limited to hooking you up to one of our in-house loans... because we don't have any! That's right. We are not lenders, we are **intermediaries** who search the market for what most perfectly fits your specs.

*** *Aussie based support***

When you have questions, as you will have, you won't be dealing with outsourced foreign customer service workers. You'll be talking to Aussies who are well-versed in the way things work here.

*** *Save your time. Let us do all the legwork!***

Once we know your situation and your investment goals, we'll be able to present you with the several loans that meet your criteria. We'll point out the pros and cons of each, and we leave it up to you to decide what's best.

*** *No upfront fees***

In fact, unless you see value in what we find for you, you pay nothing. Our goal is to find exactly what you are looking for. Only then do we get paid, but not by you. We're paid by the loan provider for bringing your business to their company.

Funding an Investment Property Mortgage

Buying an investment property is no small undertaking. There are many things to consider which is why talking to an experienced investment professional can be rewarding. He can help you find the right loan for you.

Here are some of the issues you should consider. And the good news is... you don't have to wrangle these complex issues on your own. Our investment consultant will be able to help you address them.

ISSUES TO CONSIDER BEFORE YOU INVEST IN PROPERTY

*** *Types of property investment***

There are several popular investment models:

- Invest for the rental income and the tax benefits.
- Buy and hold in the hope of rising property values.
- Negative gearing where investment losses reduce your tax.
- The renovator.
- Funding a property development until it sells.

*** *Types of property investment loans***

There are loans to suit many different situations.

They range all the way from a no-frills basic loan through to package loans (which could be fixed, variable or a mix of the two) and may include other features such as a credit card and transaction accounts.

Also available are Self Managed Super Fund (SMSF) loans where, instead of leaving your superannuation in a traditional super fund, you can use it to invest in bricks and mortar.

Line of credit loans can use the equity you have in your home to finance the new investment.

There are also bridging loans, construction loans, interest-only loans and

many more. Our mortgage brokers can help you choose the right investment path to achieve your goals.

**** How do you compare property investment loans?***

Different loans have different features and different repayment options to achieve different results.

When comparing, you need to look at both the financials (the interest rate and the various fees) and the features that each loan has. For example, is there an offset account and penalty-free early repayment, and would you use those features? Our brokers can help you there, too.

**** Costs of buying an investment property, and the ongoing costs of owning that property***

Buying costs can include: legal work, search fees, conveyancing fees, stamp duty, pest inspections, building reports.

Owning costs can include: rates (council, water), insurances (building, landlord), land tax, repairs and maintenance, and if you use an agent there will be property management fees.

Selling costs can include: agent's fees, legal fees, advertising costs and if your property has appreciated in value, there's Capital Gains Tax to be considered.

**** If your deposit isn't quite enough, a Deposit Bond could be the answer***

When a buyer doesn't have the full deposit but does have plenty of equity, one financing option is to use what's called a Deposit Bond.

A deposit bond binds the buyer to pay the agreed deposit amount to the seller if the proposed purchase does not go ahead.

As such, it's an insurance policy that benefits you both. You secure the property you want to buy even when you don't have the full down payment, and the seller doesn't miss out on the sale. And in the event that the sale does not go ahead, the vendor still gets his deposit. *That's win/win, eh?*

But many sellers are not aware of deposit bonds so they need to be approached just right. That's where your mortgage broker can help you out.

So... How Can You As A Property Investors Get The Right Home Loan Rate?

Talk to one of our mortgage brokers. Not someone who is employed by a bank or other lender (unless you want to restrict yourself to their in-house

products).

At [Our Company], we have an up-to-date database filled with a wide range of Australian property investment loans that include a variety of different features, different interest rates and repayment plans, and different requirements. Odds are... one of them is just right for you.

One of our mortgage brokers will help you find it.

Talk to us today to start the ball rolling.