FINANCIAL SOLUTIONS

Share your Financial Journey with us

#fsoljourney

Your Guide
To Buying Property

Purchasing a property is about choices. Understanding those choices is what turns your dreams into reality. Our focus is defining and identifying choices that matter to you.

This guide will make understanding your finances easier and help you get started on the path to financial freedom today.

Call us today 02 9633 1670

www.fsol.com.au

Do your home work

There is much to consider and plenty to research. First you need to work out how much you can borrow. This is where our services will really help you. Make sure you have an accurate and detailed budget that takes into account all expenses associated with purchasing a property, including stamp duty, council rates, and other fees. We can help you identify these extra costs. Ask us for our budget planner if you don't already have one.

Consider options suited to your requirements

Think very carefully about the different loan product offerings available and how these relate to you and your spending habits. There are a number of products on the market and it is important that you find a product that best suits your needs. Consider options that may help you reduce the loan faster to avoid the very expensive costs associated with long term debt. This is where our guidance can be invaluable to you.

Be careful who you listen to

You will be given "expert advice" from many of your friends and family during this process. Make sure the advice is backed with evidence and feel free to share this feedback with us. Many people offer advice who have never even purchased a home or investment property.

Get excited!

Owning your own home is one of the most exciting things that you will experience in your lifetime. Make sure you enjoy the process and excitement of moving in.

#no 01 | Why Property

Annual growth rate for Sydney was 8.5 per cent in September 2017. Generally speaking, that means a property worth $1 million in September 2016 increased in value by $85,000 by September 2017.

It's clear that Aussies are obsessed with property! Those who've been watching the market or are buying property have seen the prices rise and rise – but can it continue? You need to think about why you want to invest in property to make sure you get it right with your property investment. Are you buying to have somewhere to live, do you want a pet project, or do you just want to make some money? The reason behind why you want to invest will have a big impact on your property strategy, where you should buy, how much you should spend, and how the purchase should be structured.

There are many advantages of purchasing property, ask us today about how these advantages can help you for an in depth view. The key four being:

1. Stability over the last 130 years
2. Performance of past and present
3. Leverage
4. You need to live somewhere

"Safe as Houses"

- *John Camden Hotten*

#no 02 How to get into the Market?

Getting started can often be the hardest point. Having a short and long-term plan on how to get into the market is essential and there are many ways to do so. Think about what your options may be and ask for professional advice to point you in the right direction, it may not be as hard as you think.

Government Assistance - First Home Owner Grant (FHOG)
The FHOG scheme was introduced on 1 July 2000 to offset the effect of the GST on home ownership. It is a national scheme funded by the states and territories and administered under their own legislation.

Under the scheme, a one-off grant is payable to first home owners who satisfy all the eligibility criteria. The payable grant amount can be between $5,000 and $22,000 which varies from state to state. There are also stamp duty concessions available. State governments are known to change their state grant from time to time, so please check the following website for the latest details: http:// www.firsthome.gov.au or contact our office for further information.
Eligible first home owners can receive the grant regardless of their income and the area in which they are planning to buy or build. The grant is not means tested and no tax is payable on it.

Stamp duty concessions
When you buy a home in Australia, the government imposes a stamp duty tax. This tax is added to the purchase price of your home and is assessed on the sale price of the property. Stamp duty and concessions vary from state to state. First home buyers may be eligible for rebates in the form of stamp duty rebates or exemptions. We will assist you to calculate your stamp duty if applicable.

Equity in your current home
You may already own a home and want to know how to purchase your next home. Your biggest asset can be the home you currently already live in. If this is the case and you are unsure of the latest valuation, you may be able to release equity to make a deposit on your next home. This way you can get into the market as an investor.

A Helping Hand from Parents

Parents now want to assist their children to achieve the great Australian dream of home ownership. It is reported that 8 in 10 parents are prepared to lend a hand by providing some form of financial support in an effort to help their children enter the property market.

This financial support may be in the form of:

- Gifting at least part of the deposit to their children,
- Providing a supplementary loan in addition to the bank loan, typically interest free, and
- Acting as guarantor (although the drawbacks need to be considered here).

Gifted deposits

Parents providing assistance with the deposit must be aware that a gift is not repayable. The majority of banks will require parents to declare that the funds they have provided are a non-refundable gift.

Supplemental loan

Parents who have available finances today but with future needs, may want to consider providing a supplemental loan to their children, potentially with low or no interest. It is strongly recommended that this type of loan and its terms be documented between the parties. Remember, parents may have a good relationship with their children and their children's partners now, but who knows what might happen in the future?

As an alternative to providing a loan, parents can choose to buy the home with their children, allowing the child to enter the housing market and providing the parent with an investment property. In this scenario, it is a more common practice for the parties to be "tenants in common" rather than "joint tenants" and also allowing a different ownership ratio to the normal 50/50. However, with part ownership the child will not qualify for the First Home Owner Grant.

Acting as guarantor

Some lending institutions have what's called a Family Pledge. This allows family members with equity in their own property to help their children/grandchildren/siblings with additional security, thereby allowing them to borrow up to the full cost of the home. Some lending institutions allow the guarantor to nominate the specific amount to which the guarantee is limited rather than a traditional open guarantee for the entire amount. The guarantors are usually recommended or required to gain legal and financial advice in order for the lender to proceed with the guarantor's loan.

#no **03**

How much should I borrow?

Know your limits

The amount you can borrow depends on what you are buying and how much money you have left when you account for all your fixed commitments from your net income. As a general rule of thumb, you should be paying less than one third of your income on your mortgage repayments. Firstly, draw up a weekly budget using our budget planner. We can then help you to work out how much you can borrow and what type of loan will suit your budget and lifestyle.

What deposit will I need?

Most lenders require 10% deposit and a history of savings. If you are borrowing more than 80% of the purchase price you will most likely be required to pay mortgage insurance (which means an additional fee).

The more you can put down as a deposit, the less you will have to borrow, the lower your repayments and the less you will have to pay over the lifetime of your loan. We will look at your personal circumstances and work with you to determine your deposit requirements.

Deposit bonds

A deposit bond is a guarantee to the vendor, by an insurance company, that they will receive their 10% deposit, even if the purchaser defaults on the contract of sale. You, the purchaser, are able to provide this guarantee to the vendor by paying a small premium to the insurance company.

All purchase funds are paid at settlement. In the ordinary course of events, settlement takes place, the purchase price is paid in full and the deposit bond simply lapses.

#no 04 Rent and Invest? Purchase and Occupy?

You still may not know whether or not you should rent or purchase your property, there are many benefits to both and you should consider your decision carefully when planning for the future.

Every Situation is different Without a doubt the most important component. Every situation needs to be thought out and there is no full proof or right way in purchasing property. We have seen a number of different situations and have case studies which you can look into to see which scenario best suits your current financial position and your dreams.

There's no full proof formula This is another area that will have a massive impact on your investment, but one that's most often overlooked – don't fall into this trap! Because of the difference to your tax between buying property as an investment vs. your home to live in, how you structure your property purchase will make a huge difference to your tax position and how fast you get ahead. It really depends on your situation and what's most important to you, but you should crunch the numbers and get good advice so you don't end up selling yourself short or missing out on the opportunity to get ahead faster.

The great Australian Dream Most of us would grow up hearing all about the great Australian dream, the dream of owning our own home on a quarter acer block in the suburbs. Most of us have an idea of where we would like to live, however it's more expensive than we would of hoped or could afford. Fear not that this is the last hope and there are no other options. We have put a scenario on the next page curtsy of Blue Wealth Property who have helped thousands of Australians find the right property, in the right market at the right time. Together we can help you achieve your property goals.

Check out a renting vs buying scenario on the next page as an example

BUYING vs RENTING

Both couples have $120, 000 and would like to live in the beautiful city, but they can't afford to buy there

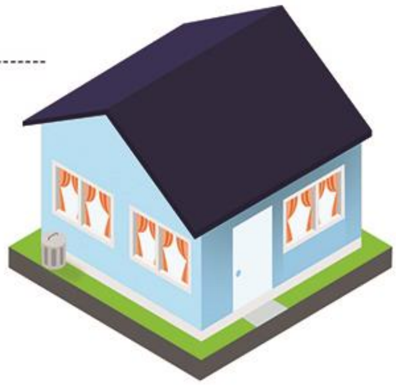
AARON & KRISTY

Aaron & Kristy compromise and buy in an inferior suburb nearby they can afford

PROPERTY VALUE:
$800,000

DEPOSIT + COSTS:
$120,000

LOAN AMOUNT:
$720,000



This house costs them $1,042 per week to hold

They are not living where they want

Their asset base totals $800,000

Holding costs per week: $1,042

RACHEL & LIAM

Rachel & Liam rent in the beautiful city and buy investment property in the right market elsewhere

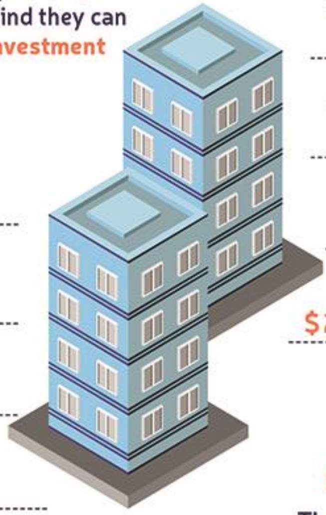
Their rent in the city costs $600 per week and they find they can afford to buy two investment properties

PROPERTY VALUE:
$500,000

DEPOSIT + COSTS:
$60,000

LOAN AMOUNT:
$450,000

HOLDING COST:
$20 PER WEEK



PROPERTY VALUE:
$500,000

DEPOSIT + COSTS:
$60,000

LOAN AMOUNT:
$450,000

HOLDING COST:
$20 PER WEEK

Total value:
$1,000,000

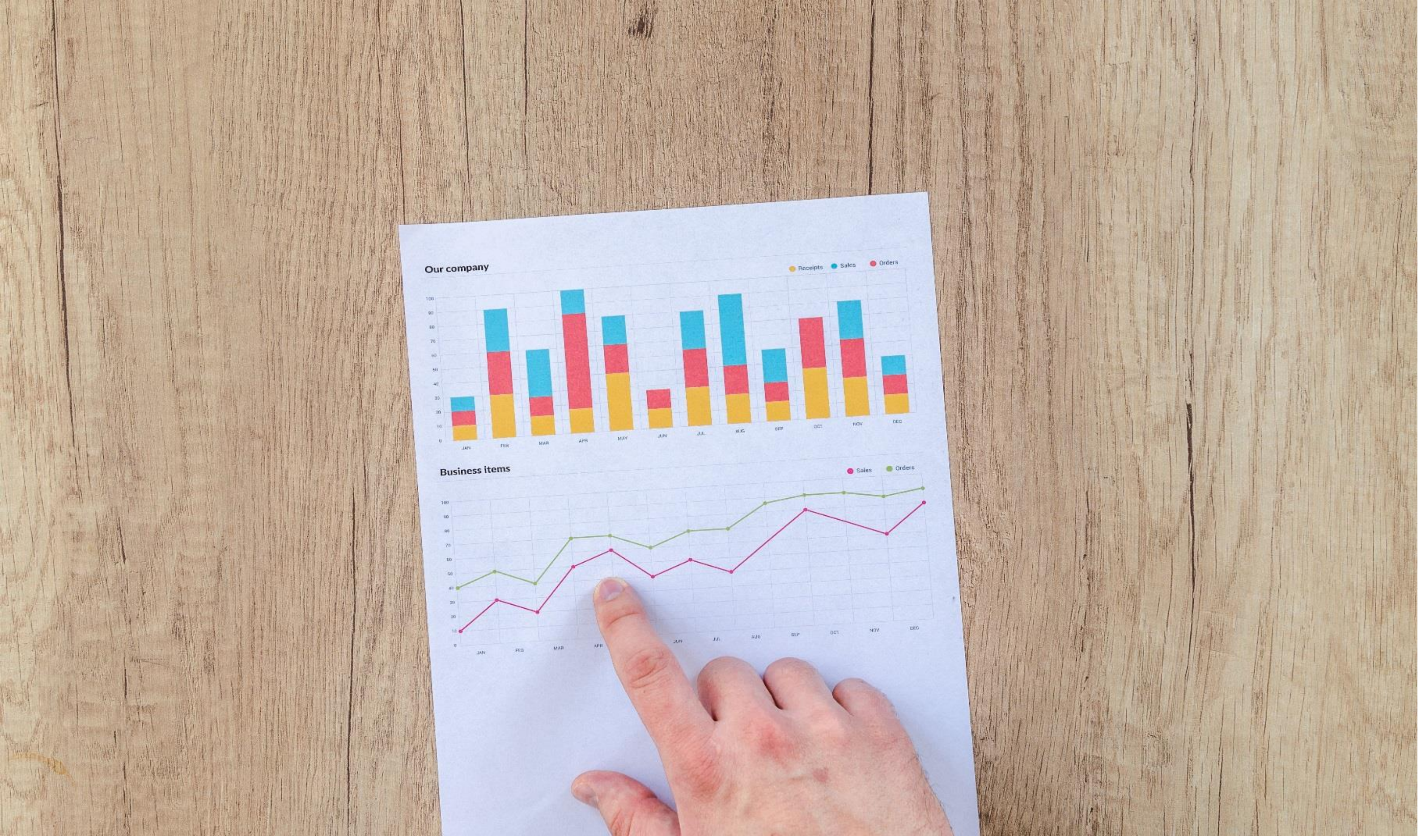
These investments and their rent cost them $640 per week in total

They are living where they want

Their asset base totals $1,000,000

Holding costs per week: $640

Rachel & Liam are paying $402 less than Aaron & Kristy per week



#no 05 | What’s the risk?

Purchasing property like any investment has an element of risk, you must think hard and get the right advice before making any big decisions about your future.

This one is simple but often overlooked! There’s a link between the return you can expect from any investment and the amount of risk involved. What this means for you is that if you’re expecting a high return in comparison with other properties, there’s also a higher level of risk. On the flip side, if you’re expecting lower stable growth, your risk is probably lower – this means you can get ahead without having to take on heaps of extra risk. Too many people think they’ve found the ‘next property hotspot’ which (of course) is just about to boom, thinking it’s a ‘sure thing’ and basically risk free – and then wonder what happened when the investment didn’t work out as they expected

- It’s could be more expensive than you think to get in and out of property
- Cash flow crunch if your property becomes vacant
- Interest rate hike
- Life gets in the way
- Market uncertainty
- It takes a long time to transact properties

There are many other possible risks that could be valid for your situation, don’t invest without thinking about the risk involved with your property and speak to experts to get an idea of what possible situations and what solutions could help you minimize risk.

“The biggest risk is not taking any risk... In a world that changing really quickly, the only strategy that is guaranteed to fail is not taking risks”

\- Mark Zuckerberg

#no 06 What are the costs?

State/Territory	Website
ACT	www.revenue.act.gov.au
NSW	www.osr.nsw.gov.au
NT	www.revenue.nt.gov.au
QLD	www.osr.qld.gov.au
SA	www.revenuesa.sa.gov.au
TAS	www.treasury.tas.gov.au
VIC	www.sro.vic.gov.au
WA	www.dtf.wa.gov.au

Stamp Duty

The amount of stamp duty payable varies from state to state. Your conveyancer/legal representative will advise you of the amount payable or you can check your state's website.

Lenders mortgage insurance (LMI)

Lender's mortgage insurance is usually required where your deposit is less than 20% of the purchase price of your property and protects the lender in the event that you default on your repayments. Mortgage protection and lender's mortgage insurance (LMI) are for two different situations.

Mortgage protection is insurance that supports you in case you become involuntarily unemployed or are unable to work due to illness or disability. Your mortgage is likely to be the biggest financial decision you will make in your life. It makes sense to ensure that you can continue to meet your commitment in the case of unforeseen events.
However, lender's mortgage insurance is not needed in circumstances where you have a deposit larger than 20%. Have applied for the FHOG or in some other special circumstances.

Loan application fee

There is a standard upfront loan establishment fee. The fee covers the preparation of loan application documentation, legal fees for standard mortgage preparation and one standard valuation. Not all loans have an application fee however it is important to consider that each loan may vary on fees depending on the features and lender.

Appointing your legal representative

You will need to appoint a conveyancer/ solicitor to ensure that the contract is in your best interest and does not contain any unsatisfactory terms. Make sure you know your legal representative's qualifications and exactly what service they are offering.

Their role is to:

- give advice on the property contract,
- facilitate council, strata and company title searches,
- order pest and building inspections,
- arrange for the signing of contracts,
- negotiate with the vendor's solicitor on your behalf,
- arrange for the settlement process, and
- deal with any difficulties that arise during the settlement period.

It is a good idea to 'shop around' for someone experienced, or call the office for our recommendations.

Inspections

Building and pest inspections are a must! Enlist the services of an authorised pest and building inspector. Your purchase contract can be subject to a satisfactory inspection or your inspection can be scheduled during your cooling off period.

The inspector will provide a written report pointing out any faults in the property, whether they can be repaired and how much these repairs are likely to cost. The report will
also highlight any unsafe or unauthorised renovations and extensions that can be ascertained. You may be able to use this report to negotiate conditions in the contract as well as the price.

Pest inspections are not usually covered in a building report. Ask for proof of ongoing termite inspections. If no proof exists, your inspector will provide a report that complies with the Australian Standard. If buying at auction you will need to arrange this prior to the day of the auction.

Shop around to compare prices and ensure that the company you choose is fully licensed and insured. These reports could save thousands if you were to buy a property that needed unforeseen repairs. In the case of a strata title property, your contract for sale will provide the name of the strata manager so that you can arrange for an inspection of the books and records of the owners' corporation. Your legal representative should also advise you of any future developments which could affect your home by checking with the local council.

Moving Costs

Compare prices! Obtain three estimates from reputable or recommended carriers. Ask what the estimates include (eg insurance) and consider whether it may be worthwhile for them to do the packing for you. Add in the costs of transporting pets and delicate or special items. There may also be fees to disconnect and connect utilities.

#no 07 What Insurance do I need?

Insurance is important to have, not only to look after objects that mean a lot to you, but also your income and even your life to ensure that your family is left in a stable position when you are no longer able to assist them.

Income protection
This insurance is designed to pay you a predetermined percentage of your monthly income (usually 75%) should you be unable to work due to illness or injury.

Life Insurance
Life insurance provides a lump sum payment to your beneficiaries in the event of your death. If you are the main income earner in the family, this insurance will help your family manage their future (eg paying out mortgages, schooling and other family expenses) without your ongoing earning capacity.

TPD – Total and Permanent Disability
You can choose to cover yourself for either total and permanent disability or death options, providing you can no longer work or in the event that you die due to illness or
accident. When combined with life insurance, this can provide security for you and your family for the rest of your life.

Home and contents
Your home and contents insurance should provide you with adequate cover should you need to repair or replace your home (ie, house, garage, shed) and your contents in the event they are destroyed, damaged or stolen.

It pays to be prepared

#no 08 What loans are available?

Which bank to choose, basic loans, mortgage offset accounts, interest only vs. principal and interest, fixed vs variable, and broker vs. bank – all these choices will impact the outcome you get in the future, so make sure you choose wisely! Do your research or speak to someone who's understands your situation fully before you choose.

You need to understand how the different options will impact you, so get good advice and that gives you confidence you're making the right call. Don't just jump in and hope for the best!

Honeymoon loans

A loan with lower repayments for the first six to twelve months. After the 'honeymoon' the loan becomes a standard variable loan and the repayments increase. Make sure that you can meet the higher repayments for the remainder of the loan. You could also be faced with a fee at the end of the honeymoon period to switch to another loan type.

Basic or "no frills" loans

A variable rate loan with a relatively low interest rate. The low rates for these loans could mean that you can repay the loan faster because there are no extra options available. Repayments will rise and fall with interest fluctuations. Remember to check that the loan conditions will suit your circumstances
– particularly the ability to make additional repayments and pay-out without a penalty

Standard variable rate loans

These loans are the most common type available. The variable rate loan offers more features and flexibility than the basic or "no frills" loan, so the rate is usually slightly higher. The extra options (for example a redraw facility, the option to split between fixed and variable, extra repayments and portability) should be taken into account when choosing your type of variable loan. Repayments will vary as interest rates fluctuate.

Fixed rate loans

These loans are set at a fixed interest rate for a specified period - usually one to five years. The advantage of allowing you to organise your finances and repayments without the risk of rising interest rates is offset by the disadvantage of not benefiting from a drop-in rates. At the end of the term all fixed loans automatically revert to the applicable variable rate. At this stage you have the option to lock in another fixed rate for a new term, switch to variable or go for a loan where you split with a percentage fixed and the remainder variable. However, these loans may have limited features and lack the flexibility of 100% variable loans. There may be early exit fees and limited ability to make extra payments.

Equity line of credit loans

These loans are a great way to access the equity in your home to use for things like home renovations, investments or other personal purchases. Repayments on a line of credit loan are determined by the interest rate applicable at that time. If you have sufficient equity in your home, you will need to make a separate application for a line of credit loan. You have the added advantage of being able to make unlimited deposits/repayments as your repayments are not set. You must check the conditions of these loans as they are sometimes more expensive than standard products.

Professional home loan packages

These loans are offered to provide an all-in- one home loan package. They offer interest rate and fee savings on your home loan, credit card and transaction accounts and some lenders also waive the annual fees for your credit cards. An annual fee ranging from $120 to $395 is usually applicable on these loans.

Professional packages can also offer amazing flexibility, with some banks willing to waive product switching fees when changing from a variable to a fixed rate or converting a principal and interest type loan to an interest only loan.

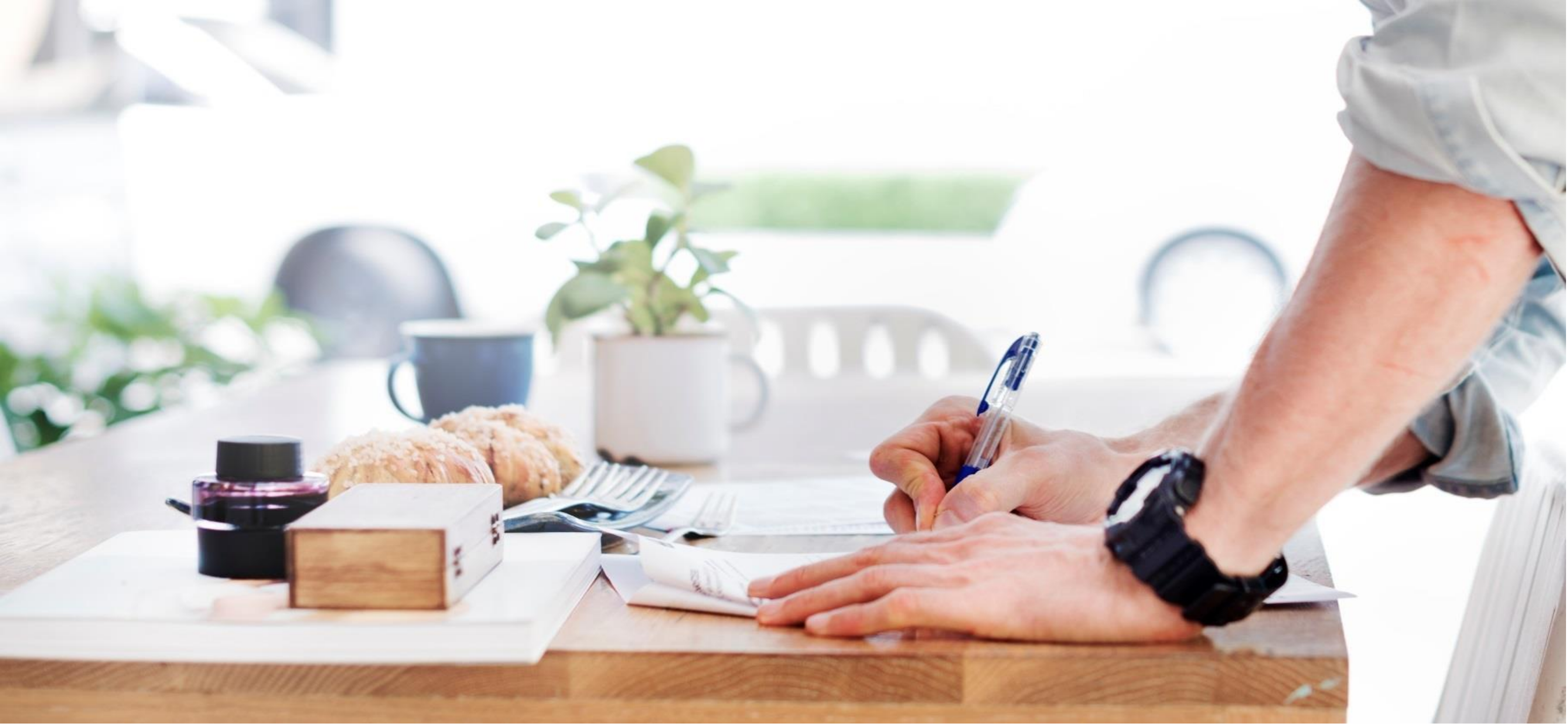
Bridging loans

A bridging loan may be necessary to cover the financial gap when buying one property before the existing one is sold. This finance is generally secured against your property as you are utilising the equity in your existing property. Usually, bridging loans are short term and more expensive than other types of loans.

Our role as your mortgage specialist is to provide you with comparison of various loan options from a panel of lenders, and assist you with choosing the right loan for your circumstances.

SMSF (self-managed super fund loans)

Did you know you can purchase property through your super? That’s right, it is legal to purchase property with the contributions that your employer makes for you. Ask us today if this type of loan could work for you and how to set up a SMSF so you can purchase a property using your superannuation funds.



#no 09 Applying for a loan

All lenders are likely to ask for the same information. If you're approaching a lender for the first time you'll need to be "identified". When you apply for a home loan you have to show identification up to the value of 100 points. A driver's licence earns 40 points, a credit card can earn 25 points and a birth certificate 70 points. Only original document qualify.

It's not unusual for an application form to take up to ten pages. Your lender will want to ascertain your:
- capacity to repay,
- financial risk,
- collateral (will the property you are buying be adequate security for the amount borrowed?), and
- existing assets.

You will also be asked:
- if you have dependent children,
- how long you have lived at your current address,
- what you owe and own,
- your personal insurances, and
- your credit card details.

It is advisable to have:
- your two most recent pay slips,
- group certificates for the past two years, and
- documentation from your employer detailing income and length of employment.

Self-employed applicants should provide their past two years' tax returns or past two years' financial statements and accountant's details. Some institutions may even ask for a profit and loss statement certified by a registered accountant.

Also needed are:
- savings details,
- bank statements including transaction, saving or passbook accounts,
- investment papers including managed funds or term deposits,
- what you owe and own,
- details of personal loans, credit cards or charge cards, and
- tax liability if self-employed.

Details of life insurance policies and superannuation as well as approximate value of other assets such as furniture and jewellery should also be included.

Loan approval

There are a number of products on the market and it is important that you find a product that best suits your needs.

It is best to have your loan pre-approved before you make any offers. Knowing that your finance is pre-approved will mean you are able to concentrate on a price range and give your full attention to the purchase. Remember that a vendor may also accept a lower than advertised price knowing that your finance is organised. They may want a quick and hassle-free sale.

Once your loan is formally approved, we arrange mortgage documents for you to sign. We will go through the mortgage contract with you to ensure you understand the contents

It is best to have your loan pre-approved before you make any offers. Knowing that your finance is pre- approved will mean you are able to concentrate on a price range and give your full attention to the purchase.

#no 10 Step-by-step Guide for buying property

Step 1 - Have your loan pre-approval in place
Knowing how much you have for a deposit and how much you can borrow gives you the confidence to make a calculated offer on your property of choice.

Step 2 - Choose the right home in the right location
Research your chosen suburb by checking all advertised listings in newspapers, the internet and real estate agents. Make sure that you know the price of recently sold comparable properties. By visiting open houses and attending auctions you will be more informed of the realistic value of a property. Does the property fit your family's growing needs?

Step 3 - Make an offer
For properties sold by private treaty you will need to make an offer to the listing real estate agent. Obtain a copy of the contract for sale and organise for your conveyancer/legal representative to check it.

Properties being auctioned are frequently open to offers prior to the auction date. However, if sold at auction you will usually be required to pay a deposit of 10% immediately. The contract for an auctioned property is unconditional and no cooling off period applies. If bidding at an auction, make sure that your conveyancer/legal representative has checked the contract and organised pest and building inspections before you bid.

Step 4 - Conveyancer/legal representative

The real estate agent will provide a copy of the contract for sale which should then be given to your conveyancer for advice and checking. The conveyancer will advise you of your cooling off rights (which varies from state to state). Once the contract has been signed by both parties, the contracts are legally binding. The contract will indicate when the deposit will have to be paid. If no pest and building inspections have been carried out, it is advisable that they are ordered by the conveyancer.

Step 5 - Final loan approval

We will organise for loan documents for the balance of the purchase price to be prepared and signed by you.

Step 6 - Insurance

Your lender will require you to organise building insurance.

Step 7 - Final inspection

Arrange for a final inspection (just prior to settlement date) with the real estate agent. Check for all inclusions in the contract for sale and that they are in working order. Check light switches, power points, air conditioners, exhaust fans, hot water, swimming pool equipment and security system and request copies of all manuals for stove, dishwaters etc.

Step 8 - Settlement

Your conveyancer will attend to settlement. This is the day on which the balance of the purchase price is paid to the vendor. Stamp duty and lender's mortgage insurance (if applicable) will also have to be paid. You can collect the keys from the real estate agent once settlement has been advised.

If something goes wrong

If you have signed a contract to buy a house it may be a costly exercise to withdraw even if you have not reached settlement. If the cooling off period has passed, the contract is binding. If you wish to get out of the contract you may be liable to pay compensation to the vendor. The amount will depend on the loss suffered by the vendor and is usually based on the amount it would take to re-sell the house including any loss on the subsequent sale. Read your contract carefully to be aware of the consequences of defaulting on the contract. If you do not wish to proceed with a contract, seek independent legal advice as soon as possible.

#no 10 Tips for repaying your mortgage sooner

Make extra repayments

The most common mortgages for home buyers require you to pay principal and interest. On a typical 25-year mortgage, anything extra you pay in the first five – eight years (when most of your repayments are primarily paying off the interest) is especially good at cutting your interest bill and shortening the life of your loan. Make extra payments as early as you can because these loans are interest-heavy up front and the faster you repay the better.

Consider making repayments on a weekly or fortnightly basis to reduce interest and the term of a loan.

Mortgage offset account

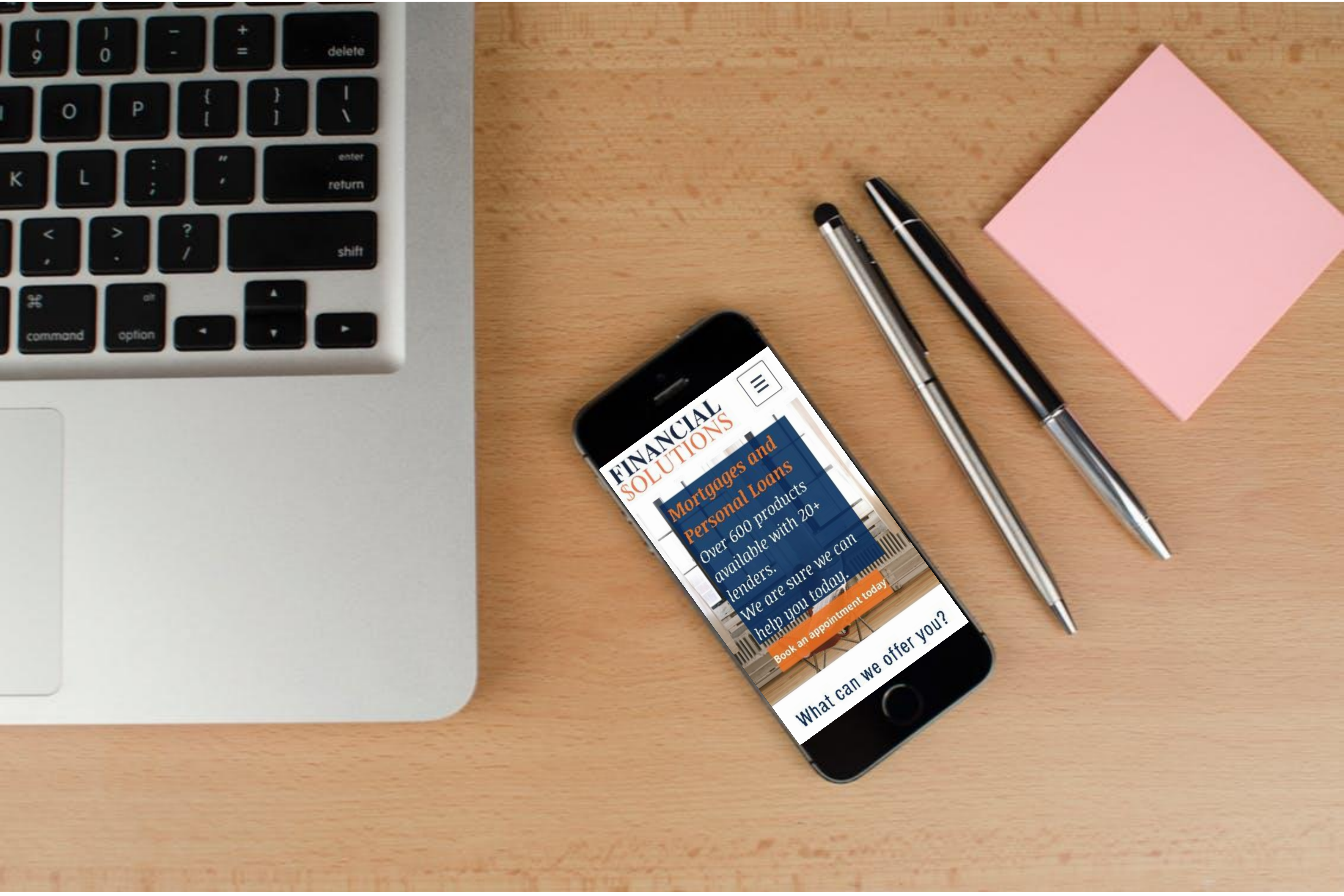
A mortgage offset account can save interest on your loan. Your mortgage is linked to a savings account into which your salary and other cash can be deposited and from which you withdraw to pay bills, credit cards etc when these debts become due. For the period of time your money sits in this account, it is ‘offset’ against your loan and so reduces your interest bill.

Make an annual lump sum payment

Use your tax refund or a windfall such as an inheritance or work bonus, and apply it directly to your principal. Check your mortgage documents to find out how often you can prepay and in what amount.

Prepay a little every month

Get a copy of your loan amortisation schedule which will show the breakdown of interest and principal. If you’re making a payment for November, for example, look at the next line down on the principal reduction line and you will see that the principal reduction for the next month, December, is say $41. Making that $41 payment early, means that your “true” mortgage balance is one payment less after the principal is prepaid. So, in essence, you’d be making an extra payment each year.



Redraw facility
A redraw facility allows you to make extra payments and then withdraw them if you need them. You can only redraw the additional payments you make, and sometimes this type of loan may attract higher costs for this extra benefit.
A redraw facility means you can put all your 'rainy day' money in your mortgage, knowing you can get it out again if you have to. Or you can use it to save money for a specific purpose, such as a car. Competitively-priced loans with redraw facilities are increasingly common, but you may still end up paying more.

Redraw facilities often charge a fee for each withdrawal, set a minimum amount for each redraw and may limit the number of redraws per year. Consider how often you are likely to 'redraw' your money before deciding whether this feature suits you.

Using the redraw facility may impact on the tax deductibility of your loan. Please discuss this option with us, your mortgage specialist, and your accountant.

If interest rates drop
If you have a variable home loan and the interest rate drops, continue to pay the loan at the higher rate.

Stay informed
Once you get a mortgage, aside from making the payments, it's easy to forget about it altogether. But staying up-to-date on interest rates and new products could save you money. You may want us to shop for another product that better suits your needs. We recommend that you review your mortgage requirements with us on an annual basis.

Future planning can ensure some peace of mind for your longer term financial security.

#no 11 What do I Look for?

Now that you've done the legwork, it's time to put it all together and take the next step for your financial strategy. You should aim for a clearly defined and well-articulated strategy that takes into consideration what you're looking to achieve as well as unforeseen circumstances.

Don't forget to recap and consider the following before you take the next step.

- Where you stand now
- What your financial goals are
- Where you would like to live
- Whether you are going to rent or buy.
- Have a budget set out and know ow much you want to spend
- Asset protection/risk mitigation- a plan for the unexpected
- The steps to achieve your goal (the implementation process, what needs to be done when and how)

Once you have formulated a plan and put the various components into place get professional advice or simply ask for our assistance to find the right solution for your next property solution.

If you're unsure how to begin, looking for a second opinion, or want professional assistance, we're here to help.

Purchasing a property is about choices. Understanding those choices is what turns your dreams into reality. Our focus is defining and identifying choices that matter to you.

We at Financial Solutions specialise in providing advice across the full spectrum of financial affairs. With experience, knowledge, and a passion for client education, our processes ensure that you make the best choices.

Contact the Financial Solutions team and take the first step towards your next property decision.

How close are you to achieving your financial dreams? Contact us to find out.

We believe in a simple equation:

Financial Education = Financial Freedom

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