



THE FINANCE FINDER

As you have now learnt, you don't need money to buy or take control of property. There are many no money down or low money down strategies you can use to build your property portfolio and gain financial freedom. Use this document to help you formulate your property strategy.

Three ways to finance a property purchase;

1. Use your own money
2. Use other people's money (Inc Joint Ventures)
3. Buy properties that don't require money

Using Your Own Money;

You can use savings, or future planned savings from implementing the ROBUST system, Or release equity from your main residence or other properties you may already own.

Your Equity

My current property is worth _____

My outstanding mortgage is _____

Equity (property value minus outstanding mortgage) _____

My LTV (Loan to Value) is

(Calculation - outstanding mortgage DIVIDED by House Value x 100) _____%

Speak with a financial advisor and see if there is an opportunity to release equity from your home.

Is there a possibility of releasing equity in order to purchase your freedom? YES/NO

Savings

Do you have enough in savings for a deposit on an investment property? YES/NO

If you increased your savings over the next 12 months would you have enough? YES/NO



If saving will take too long and/or you don't have any equity you can release, then you know your strategy will be to either use other people's money or to find properties that don't require a large deposit.

Define Strategy

My Strategy will be;

Using my savings	YES/NO
Releasing Equity	YES/NO
Buying with OPM	YES/NO
Using 100% Development Finance	YES/NO
Buying Properties at 70% below market value and using bridging to finance	YES/NO
Lease Options	YES/NO
Joint ventures	YES/NO

You now know the strategy and financial strategy for building your dream life through property investment.