

# ULTIMATE

REAL ESTATE SUCCESS  
COACHING PROGRAM

# VIRTUAL BOOTCAMP

## 2. FINANCE STRATEGIES

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**SESSION TWO**

**Secrets To Getting  
Finance Ready And How  
To Leverage Smart Debt  
For The Boom Ahead!**

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SESSION TWO

# FINANCE STRATEGIES



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**CLINT DUCAT** Dip FS (MB), Adv Dip FS (FP)  
Director - WIZDOM Loans Pty Ltd



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**Understand the financiers assessment process**

*Three C's*  
of  
**Credit**

- 1) Character
- 2) Collateral
- 3) Capacity

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**Understand the financiers assessment process**

**Character**

- Credit reference checks
- Credit card statements
- Existing loan statements
- Rates notices
- Does your asset position match your life story (age, career/income, family etc)
- Not every financier is the same

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## Understanding the financier's assessment process

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### Collateral

- How much Equity / Cash do you have to start with?
- What is your asset/liability position
- Do you need higher LVR's if equity is low?




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## Lenders Mortgage Insurance (LMI) can be the solution for low collateral!

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- What does it cover?
- When do you pay LMI?
- How much does it cost?
- Can it be transferrable if you refinance?
- \* When in LMI Territory – P & I will be expected




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## If you have Little or No Equity

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- Ways to strengthen a weakness (chunk deals, joint venture's, savings plans, vendor finance, etc.)
- List JV potential partners
- Search for seller finance or seller JV deals
- Family gifts/loans or family security guarantee (Bank of Mum and Dad)




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### Let's Talk Self Employed

- How long do you need to be Self Employed?
- What evidence of income is needed?

### What about Low Doc?

- What is Low Doc Lending?
- What is Lease Doc?




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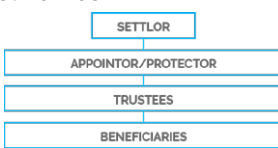
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### Is it more difficult to borrow in a trust?

- Not if you are dealing with a WiZDOM Finance Strategist (can even potentially be easier)
- Be selective with company/trust names
  - don't big note yourself
- Timing may be a little longer
- Timing longer for Superannuation Funds




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### Pre-Approvals

- How good is a Pre-Approval?
- Is a Pre-Approval more important in some states than others?
- Worthwhile if considering Auction or purchasing in SMSF




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## Going Pro – Full Time in the Business of property

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- What does the transition look like?
- What does being full-time in the business of property mean for you?
- Start planning **NOW** how you are going to execute this.




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## How to Handle Valuers

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- Prepare for the Valuers
- Keep your property in good shape, deals are going down due to bad valuations, make it like it's for sale...
- How should you handle/assist a Valuer?




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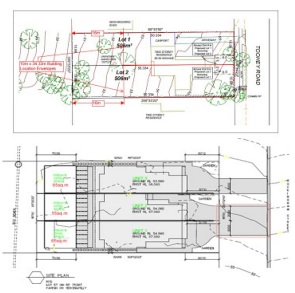
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## How do you finance:

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- A small subdivision
- A large subdivision




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## Banking Trends

Where are we at and where are we heading?



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## Finance and Strategy Review

1. Are the properties you currently own helping you achieve your goals?
2. Are you "Finance Fit"?
3. Do you need to restructure current finance facilities?
4. What property strategy do you need next?
5. Do you know your finance capacity?
6. Are you "market ready"?



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## WIZDOM Loans

Email – [loans@wizdom.com.au](mailto:loans@wizdom.com.au)

**1300 WIZDOM**

Our team are specialists in strategic investment lending.

We can help with:

- Finance Strategy and Support • Home Loans/Refinances
- Investment/SMSF Lending • Development/Commercial Finance
- Complex Loan Structuring and Advice

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