

Read Free
Australian
Property Finance
Australia
Made Simple

n

**Property
Finance
Made
Simple**

*This is the book that
smashed sales
records and sold over*

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Property Finance
*a million copies
around the world.*

*Making Money Made
Simple illustrates the
essentials of money,
investment,
borrowing and
personal finance in a
way that only Noel
knows how.*

*The fastest growing
demographic in*

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*Australia are retirees,
with the number of
people over 75
expected to double
within 10 years.
Retirement is often
touted as a worry
free time - but it's
also a time full of
unique challenges.
First is the money
issue - will there be*

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*enough money for a
successful retirement,*

and what assets

should you invest in.

The rules regarding

the age pension are

continually changing

- what do you need to

do to maximise it.

Next is

superannuation, an

ever-changing

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landscape where the performance of your fund depends on the assets you choose. A major issue is estate planning - what is the best way to handle the disposal of your assets in a tax effective way, and avoid the 17% death tax on the taxable

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*component of your
superannuation.*

*Rising life
expectancies mean
the possibility of new
relationships between
retirement and death,
but it also means one
partner may suffer
from dementia with
all that entails. Of
course, there's also*

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the possibility of home care, and friction between siblings. Another major issue is whether you stay in the family home or downsize to another property, or even go to a retirement community. These are just a few of the

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major issues covered
Made Simple
in the new book

*Retirement Made
Simple - by acclaimed
financial expert Noel
Whittaker, who has
been writing about
these issues for more
than 35 years.*

*A pioneer in
financial planning in
Singapore, Goh Yang*

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Chye debunks several misconceptions, showing how so-called experts are no better than the average seven-year-old at picking stocks. Investing is simple; look at the evidence. He tells us why we shouldn't trust the industry jargon and

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why cryptocurrencies
Made Simple

are not a good investment; why Singapore's love affair with property is a mistake; why the media always get it wrong; and how not to overreact. From understanding market cycles to knowing what exactly to ask

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*your financial
adviser, this book will
teach you how to
secure your financial
future—and enjoy
the journey!*

*Property Investing
Made Simple aims to
have the greatest
positive impact on
your wealth creation
prospects, and guide*

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Made Simple

*you through the
simple steps to realise
whom your genuine
advisors are, as
opposed to those with
hidden agendas.*

*Andrew advises how
you can tell who's
acting in your best
interests, how to*
*How to Build a Multi-
million Dollar*

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*Property Portfolio
from a \$40K Deposit
Property Finance
Made Simple
Rethink Property
Investing
Australian Real
Estate Investing Made
Simple
Getting Started in
Property Investment
For Dummies -*

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Australia
Made Simple

*Become Financially
Free with
Commercial Property
Investing*

*Don't Risk Buying
Real Estate Before
You Read this Book!*

**An essential tool for
any serious property
investor who is
wanting to stake**

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Made Simple

their claim in the 5.4 trillion dollar residential property market. Finally, an ex-banker, mortgage broker and property millionaire's 'tell-all' step-by-step blueprint, explaining how to build, structure and automate a multi-million dollar residential

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***investment property
portfolio correctly,
that has the
potential to replace
your income for life!
International author,
speaker,
entrepreneur and
property expert
Konrad Bobilak
reveals all in this
insightful and
valuable book. You'll
learn:- How to***

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***potentially save
thousands of dollars
in interest
payments, and pay
off your current
30-year principle
and interest
mortgage in 15
years or less
without making any
additional
payments.- How to
correctly structure
your first and***

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subsequent investment property acquisitions, and why you should never cross-collateralise your properties.- The function and importance of LVR (loan to value ratio), LOC (line of credit facilities), LMI (lenders mortgage insurance), offset

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***accounts, and terms
and conditions of
loans.- How to beat
the banks at their
own game by
understanding the
exact formulas that
the banks use to
work out how much
money you can
borrow; DSR (debt
servicing ratio).- 12
powerful ways to
supercharge your***

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***borrowing capacity
that will enable you
to buy more
property than you
ever thought
possible.- 19 crucial
questions that you
must know in order
to choose the best
mortgage broker in
the industry.- 12
most common and
deadly property
finance mistakes***

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***and how you can
avoid them. This
book will boost your
financial literacy and
intelligence, and
take your property
investing to a whole
new level!***

***An essential
resource tool for
any serious property
investor who is
wanting to stake
their claim in the 5.4***

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***trillion dollar
residential property
market. An ex-
banker, mortgage
broker, and property
millionaire's "tell all"
step by step 'Blue
Print', explaining
how to build,
structure and
automate a Multi-
million dollar
residential property
portfolio correctly***

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*that has the
potential to replace
your income for life!
International Author,
Speaker,
Entrepreneur and
Property Expert
Konrad Bobilak,
reveals all in this
insightful and
valuable book.
Through her
phenomenally
popular and award-*

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***winning podcast,
She's on the Money,
Victoria Devine has
built an empowered
and supportive
community of
women finding their
way to financial
freedom. Honest,
relatable, non-
judgemental and
motivating, Victoria
is a financial adviser
who knows what***

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millennial life is really like and where we can get stuck with money stuff. (Did someone say 'Afterpay'...?) So, to help you hit your money goals without skimping on brunch, she's put all her expert advice into this accessible guide that will set you up for a healthy

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***and happy future.
Learn how to be
more secure,
independent and
informed with your
money - with clear
steps on how to
budget, clear debts,
build savings, start
investing, buy
property and much
more. And along
with all the practical
information, Victoria***

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***will guide you
through the
sometimes-tricky
psychology
surrounding money
so you can establish
the values, habits
and confidence that
will help you build
your wealth long-
term. Just like the
podcast, the book is
full of real-life
money stories from***

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*members of the
She's on the Money
community who
candidly share their
experiences, wins
and lessons learned
to inspire others to
turn their stories
around, too. And
with templates and
activities
throughout, plus a
twelve-month plan
to get you started,*

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***you can immediately
put Victoria's
recommendations
into action in your
own life. You are not
alone on your
financial journey,
and with the money
principles in this
book you'll go
further than you
ever thought
possible.***

Here's your plan for

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***financial freedom in
the new economic
era, using property
investment
principles that are
tried and tested by
Australia's leading
authority in wealth
creation through
property. Fortunes
will be made as
Australia's property
markets move into
the next cycle and***

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the divide between the rich and the average Australian is only going to widen. Yet Australia is the land of opportunity and becoming wealth does not have to be a dream. So how do the wealthy get rich? It's not luck and it's not that they had a better

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***education or rich
parents. For many
it's because they
know The Rules of
Property
Investment. In his
new book best
selling author
Michael Yardney will
help you achieve
your financial goals
faster by showing
you to grow a multi-
million dollar***

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***property portfolio as
he shares a
roadmap of proven
principles and
updated strategies
in THE RULES OF
PROPERTY
INVESTMENT. This
book is ideal for:
Beginning property
investors who want
to fast track their
success by
understanding what***

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**successful property
investors do**

**Experienced
investors who feel
stuck and want to
take their property
investing to the next
level, and**

**Professional
property investors
who want to revisit
the basics as well as
learn some
distinctions from**

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***Australia's leading
expert in wealth
creation through
property.***

***7 Tips to Reduce
Property Investment
Risk and Create
Real Wealth!***

***Armchair Guide to
Property Investing
The extraordinary
story of Afterpay
The Freedom
Warrior***

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***The Vital Difference
Between Property
and Real Estate***

***How to Retire on
\$2,000 a Week***

***From 0 to 130
Properties in 3.5
Years***

***Earn extra money
investing in
Australian
property? Easy.
Whether you***

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***want to prepare
for retirement or
just make a little
extra money on
the side, Getting
Started in
Property
Investing For
Dummies,
Australian
Edition, is the
perfect way to
take advantage of***

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***one of the most
reliable and
profitable
investment
vehicles in
history. From
weighing up your
investing and
financing options
to managing the
ongoing costs of
real estate and
building a long-***

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***term portfolio,
this handy guide
gives you the
practical help and
smart advice you
need to get
started. Ideal for
entry-level
investors who
want to add brick-
and-mortar assets
to their
investment***

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***portfolios, this
book covers
where to find
capital, how to
finance
purchases and
get the best
mortgage terms,
how to measure
the value of
properties, basic
landlording
guidance, and***

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***more. Offers
practical property
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guidance for first-
timers
Completely up-to-
date with the
latest information
on the current
state of
Australian real
estate Bruce
Brammall writes***

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*on property
investing,
personal finance
and tax matters
for the Herald
Sun, the Eureka
Report and News
Limited's Your
Money, and is the
principal advisor
and mortgage
broker with
Castellan*

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***Financial
Consulting and
Castellan Lending
If you want to get
started in real
estate
investing—as a
full-time
endeavor or just
an addition to
your current
investment
portfolio—Getting***

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***Started in
Property
Investing For
Dummies,
Australian
Edition has you
covered.***

***30 Properties
Before 30 is a
step-by-step story
of how Eddie
Dilleen went from
growing up***

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***extremely poor,
living in a
housing
commission and
working at
McDonalds, to
building a
property
investment
portfolio of 30+
properties before
age 30. It
outlines his***

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***unique property
investment
strategy and
includes real-life
examples of
properties he's
purchased, with
powerful
formulas and
strategies that
anyone, from any
age or
background, can***

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***use to replicate
his success. 30
Properties Before
30 busts that
myth and shows
how anyone, from
any age or
background, can
achieve success
in property
investment.***

***"Bibliography
found online at to***

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nyrobbins.com/m
asterthegame"--P
age [643].

***This book
provides the
following 1. How
to avoid a 500k
mistake 2. How to
save time and
avoid frustration
3. Reduce risk
and increase
positive cash flow***

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and capital
Made Simple

growth potential
4. A plan to more
easily grow a
property portfolio
How To Grow A
Multi-Million
Dollar Property
Portfolio - in your
spare time

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***How You Can
Start Investing in
Property Right
Now***

***Property
Investing For
Dummies -
Australia
Naked Truths to
Grow Your Money
The Australian
Property
Investment***

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2018-2019
Real Estate
Investing for
Beginners
Structure your
mortgage for a
more secure,
more profitable
property
investment
Mortgages Made
Easy is the

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***definitive guide
to getting the
optimal
mortgage for
your home or
investment
property
purchase.***

***Bestselling
author, mortgage
broker, and
financial advisor
Bruce Brammall,
aka Debt Man,***

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***walks you
through the
process in his
trademark style,
giving you all the
information you
need to buy a
property and
finance it right.
Success in real
estate is as much
about having the
right debt
structure as it is***

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***about buying
quality property,
and this book
shows you how to
build the
financial
fortification that
is critical to your
long-term
security. You'll
learn how to set
yourself up for
success before
you even begin to***

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***house hunt, and
how to approach
investment
properties
differently from
your own home
purchase.***

***Brammall guides
you step by step
through the loan
and purchase,
equipping you
with the
knowledge you***

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***need to make
your property
work in your
favor. Property
and debt are
inseparable in
the beginning,
but what most
people don't
know is that
accruing debt
correctly plays a
crucial role in
the financial***

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***success of the
property. This
book explains it
all, with practical
advice and
guidance
throughout the
process. Learn
why debt is
necessary and
property is so
popular Navigate
the big choices
that buying***

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***property entails
Discover the
critical
differences
between homes
and investment
properties Get
mortgage-ready
and examine loan
structure options
Given his
qualifications,
Brammall
intrinsically***

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understands the point where property, debt, and investment intersect, as well as their broader role in your wealth-creation plans. Your home is your castle, and a major part of your future security - it's important to set

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***it up right. For
savvy advice from
an expert
perspective,
Mortgages Made
Easy is the
property buyer's
mortgage
manual.
With the built
environment
contributing
almost half of
global***

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***greenhouse
emissions, there
is a pressing
need for the
property and real
estate discipline
to thoroughly
investigate
sustainability
concerns. The
Routledge
Handbook of
Sustainable Real
Estate brings***

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***together the
latest research of
leading
academics
globally,
demonstrating
the nature and
extent of the
impact as well as
suggesting
means of
mitigating
humankind's
impact and***

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***building
resilience. Four
sections examine
the different
aspects of
sustainable real
estate:
governance and
policy valuation,
investment and
finance
management
redevelopment
and adaptation.***

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***Covering all land
uses from
residential to
commercial,
retail and
industrial, the
Routledge
Handbook of
Sustainable Real
Estate is an
exciting mixture
of received
wisdom and
emerging ideas***

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***and approaches
from both the
developed and
developing
world.***

***Academics,
upper-level
students and
researchers will
find this book an
essential guide
to the very best
of sustainable
real estate***

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research.

*Plan! Strategize!
Build Real
Wealth! Be
proactive in your
quest to live the
life you dream of.
Holding three
Masters' Degrees
and a qualified
Financial
Planner,
Mortgage
Planner,*

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***Mortgage
Broker, Estate
Agent and
Property Advisor,
Andrew Crossley
of the Australian
Property
Advisory Group
has launched a
REVISED
EDITION of his
powerful
blueprint for
Property***

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***Investment
success. Learn
how to
understand what
you're really
buying, and
dodge the traps
of spruikers and
their dreaded up-
sell techniques.
Understand
property,
contract and loan
types, savings***

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***that can be made
on taxation, and
how to avoid the
pitfalls of rental
property
investment
before you make
the purchase.
Get to know the
rationale behind
out-performing
suburbs and
many different
strategies, and***

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***wonder why
nobody ever
explained to you
there's advice
out there that
ethically
represents the
buyer and not
the seller.***

***"Becoming
wealthy is a
process," Andrew
says. "You need
to follow proven***

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strategies. It is recommended that you seek the right advice before moving forward with your next purchase."

Property Investing Made Simple is all about lowering risk when it comes to

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*property
investment,
arming yourself
with the
information you
need to take
away your fears,
and reduce the
impact investing
can have on your
lifestyle. There's
also a BONUS tip
included and
FREE access to*

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Industry Experts.*

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350,000 units
sold worldwide,
this fan-favorite
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every strategy,
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technique you
need to become a
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Property
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8 Steps to Smart
Borrowing for
Homes and**

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Properties**
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Guide Explaining
how to Build,
Structure, and
Automate, a
Multi-million**

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Scratch***

*Get the most
out of
property
investment and
secure your
financial
future 7 Steps
to Wealth is
the only real*

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estate book in
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Australia

*endorsed by
three of
Australia's
property
billionaires.
It shares John
L.*

*Fitzgerald's
own 35-year
proven*

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strategy,
supported
statistically
and with real
life case
studies from
readers of
earlier
editions. Now
in its 8th
edition the*

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book is
Made Simple

completely up-
to-date with
the latest
census data,
location
criteria and
growth
forecasts.

Most
importantly
the book

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*exposes the
difference
between
property and
real estate,
proving that
it's only the
land that
appreciates
and that the
buildings that
sit on the*

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*land actually
depreciate.*

*Indeed 7 Steps
to Wealth uses*

Warren

Buffet's

secret of

compound

growth but

adapted for

Australian

property

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investors.
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*Fitzgerald
proves that
certain
residential
land is
Australia's
best growth
asset -- and
will continue
to be given
current record*

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*population
growth.* •

*Unlock the
secret power
of compound
growth and
make it work
for you* •

*Avoid the
common
mistakes that
most property*

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investors make
Made Simple

- Read case studies and testimonials from millionaires using the 7 step strategies • Understand how to safely build wealth

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*in property,
be cashflow
positive and
still get a
tax deduction.
With
Australia's
record
population
growth, there
is no better
time for*

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*Australians to
use this
proven
strategy to
safely build
wealth for a
comfortable
retirement,
one that
doesn't mean
relying on
government*

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welfare.
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*The Armchair
Guide to
Property
Investing
gives readers
a full toolkit
to become
successful
property
investors. It
includes 18*

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proven
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investment

*strategies and
insightful
case studies
of six very
different
investors who
all build
portfolios
which will
deliver \$2,000*

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*a week in
retirement
income And
you'll only
need to spend
10 hours per
property a
year managing
your portfolio
when you have
everything in
place. Ben and*

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*Bryce are both
property
investors
themselves and
the hosts of
Australia's
No.1 Property
Investment
Podcast - The
Property
Couch. 'As
regular*

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*contributors
to Australia's
most read and
sold personal
finance
magazine these
boys know
property.*

*Smart
strategies
designed to
safely build*

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wealth through
real estate.'

- Effie Zahos,
Editor, Money
magazine '...a
sensible and
achievable
approach to
successful
property
investing. It
teaches

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*investors how
to buy the
very best
properties to
achieve their
financial
goals without
taking
unnecessary
risks. It's a
must-read for
anyone serious*

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*about enjoying
the long-term
benefits of
property
investment.' -
Nicola
McDougall,
Editor,
Australian
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Investor
magazine*

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*'...full of
practical tips
and written in
a way that
even a total
newbie would
understand. If
you want to
get no-
nonsense,
independent
advice on how*

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*to invest in
property, then
this book is
essential
reading.'* -

*Nila Sweeney,
Managing
Editor, Your
Investment
Property
magazine
From the*

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author of
Made Simple

Amazon best-
sellers

"Property
Investment For
Beginners" and
"Beyond The
Bricks" Over
the last 20
years, more
than a million
Brits have

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made life-
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changing
profits from
buy-to-let.
But as prices
keep rising
and the tax
landscape
changes,
investors need
to get smarter
in order to

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*succeed. It's
far from "game
over," but the
game is
changing...
for the
better. The
unwary and
under-prepared
will be
squeezed from
the market -*

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*leaving
educated,
strategic
investors to
have their
best decade
yet. The
Complete Guide
To Property
Investment
gives you the
insight,*

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information
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and action

*plan you need
to navigate
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Made Simple

**uncertainty and
even for the
proactive investor,
wealth creation is
riddled with
hassles and
seems slow. In this
book, learn how
you can: -Increase
passive income
and amplify your
investing efforts
through alternative**

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**property investing
strategies-Cherry
pick opportunities
from the right
market at the right
time-Set up your
game plan in a
defensive way
when the market
seems uncertain-
Tailor the actions
you take and have
more control over**

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**your results and-
Develop a financial
legacy this is
enduring and live
a life of massive
personal
freedom**Read this
book, become the
Freedom Warrior
and be inspired to
**PLAN BIG, PLAY
BIG, THINK BIG
and LIVE BIG.**

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Do you know that over 90% of the world's millionaires made their first million from property? Why is it then that most Australians retire below the poverty line? Cameron McLellan - successful

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**property investor,
businessman and
father, shares the
knowledge that
has allowed him
the option to retire
in his 30s, amass a
substantial
portfolio of
commercial and
residential
property and build
a group of**

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companies which are listed in five BRW fast growth lists and employ over 100 team members. In simple, jargon-free language, Cam lays out a step-by-step investment manual written for his young children. It is also

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**a must read for
anyone needing to
secure their own
financial
future. Essential
reading for anyone
wishing to walk
the Straight Line
to Wealth. Written
for his three young
children to use
when they're old
enough, My 4 Year**

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Old The Property Investor is a must read for anyone wishing to secure their own financial future."The genius of this book lies in its simplicity. It reads like an easy-to-understand set of instructions for succeeding in the property market.

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**Not only have I
already
implemented
some of Cam's
advice, I plan to
make it essential
reading for my
own children in
order to give them
that head-start I
never had. "**

**Gerard Ferrari -
Board Member -**

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**Victoria Golf Club
Real property in
the form of
investment,
ownership and use
pervades almost
every aspect of
daily lives and
represents over
40% of Australia's
wealth. Such
assets do not exist
in isolation – they**

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are dynamic and forever evolving, impacted by a range of physical, economic, demographic, legal and other forces.

Consequently, a true appreciation of individual assets and of the property sector as

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a whole demands an understanding of both the assets themselves and the context and markets in which they exist. The sector is complex and, on the face of it, confusing. It is however, not without logic and underlying themes

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and principles.
This book

provides a wider
understanding of
how the real
property sector
works. It covers
topics such as the
nature of real
property and its
functions,
economic drivers,
valuation

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**principles, legal
and tenure
parameters,
property taxation,
land development
and subdivision,
asset and property
management and
sustainability – all
critical
components in
this complex and
critically important**

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**sector. It provides
a wide and
balanced
perspective for
experienced
practitioners,
investors,
students and
anyone involved in
property decision-
making or wishing
to secure a deeper
understanding of**

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these areas. The book integrates research-based theory with practical application and first-hand insights into a sector that underpins the Australian economy, its communities and its sustainability.

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Property Finance
**Retirement Made
Simple**

**Simply Invest
Foundations and
Applications
Mortgages Made
Easy
Building Your Real
Estate Empire
Using Other
People's Money**

*Millennials love
it. Amateur*

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*investors made
millions out of
it, and its
founders became
billionaires.*

*But professional
investors
steered clear,
regarding it as
over-valued. In
a few short
years, the
Australian
startup Afterpay*

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*has put a rocket
under consumer
finance and
birthed a global
industry. It
pioneered the
four-payments
model that
allows customers
to bypass credit
cards for online
shopping and
budgeting, with
the cost borne*

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Made Simple

*by the retailer.
Just five years
after it was
founded,
Afterpay had
changed the way
a generation
went shopping,
how brands from
big banks to
fashion labels
win customers,
and how
institutions*

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value companies.

*Buy Now, Pay
Later* recounts
the dramatic beh
ind-the-scenes
story of the
founding and
rise of
Afterpay. It
reveals the
network of
business and
personal
relationships

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*that enabled the
company to
finance its
speedy growth
and the
manoeuvring that
enabled it to
escape
regulation for
years, as well
as the near-
death
experiences and
rising concern*

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that it is getting young people hooked on debt. Drawing on years of on-the-ground reporting and interviews with key figures involved in their rollercoaster ride, this is the Afterpay story told in

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*full for the
first time.*

*Jonathan Shapiro
and James Evers
report on
banking and
finance at The
Australian
Financial
Review. 'A
gripping success
story with a
colourful Sydney
cast, a story of*

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*innovation,
courage, lucky
breaks and above
all family.' -
Malcolm*

*Turnbull, former
Prime Minister
of Australia*

*'Shapiro and
Eyers tell the
entertaining and
illuminating
story of how
Afterpay emerged*

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*as a global,
online-retailing
power in a few
short years.' -
Gregory
Zuckerman, The
Wall Street
Journal 'Well
written and well
worth reading.'
- David Gonski
AC, company
director 'A
fascinating read*

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Property Finance
Made Simple

*of the journey
behind one of
the biggest
Australian
entrepreneurial
successes of our
time!' - Jane
Lu, CEO and
founder, Showpo
How can you
successfully
invest in
property when,
broadly*

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Made Simple

*speaking, supply
now outweighs
demand in
Australia? In
The Future of
Property
Investing in
Australia,
property
investor expert
Sam Sagers
explores the
rapidly changing
Australian*

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*property market
and explains how
property
investors can
capitalise on
emerging trends.
Whether you are
buying real
estate for the
first time or
the fortieth
time, and
whether you are
just starting*

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*out in life or
nearing
retirement, this
book will change
the way you look
at real estate.
With a sensible
and easy-to-
follow approach,
Sam Sagers
gives you a
proven path for
your property
investment*

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*journey. This is
your ultimate
guide to
cracking the
code for what
type of property
makes a great
investment and
what properties
you should
avoid. As Sam
demonstrates,
buying for
maximum profits*

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*is a core
approach to
investment
success, whether
local or
interstate,
whether a pre-
construction
property or
existing,
whether old or
new. You will
learn: about
Australia's*

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*property plan
how*

*globalisation is
impacting on
Australian real
estate how to
buy in the
oversupplied
property markets
of today how to
spot and
purchase a
bargain property
how the dawn of*

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*great property
design will
impact you how
to maintain your
lifestyle in
retirement where
to buy real
estate for fast
profits how to
hold real estate
for up to twenty
years how to use
technological
disruption to*

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*create positive
cash flow*

*investments why
the knowledge
economy is
changing real
estate forever.
This book is an
invaluable
resource for
anyone wanting
to become a
successful
property*

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*investor. Sam
will give you
the ability to
buy real estate
profitably and
without fear.*