



# Australian Property Finance Made Simple

*Konrad Bobilak*

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## **Australian Property Finance Made Simple** Konrad Bobilak

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

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