



**Mortgage
Solutions
Australia**



Investment Loans

Will an investment loan be any different to my existing loan?

There are a few differences between borrowing for an Owner Occupied property and an Investment property. The lender will need confirmation of rental income, and will make allowances for the taxation concession you will receive when calculating affordability.

Can I use the equity in my home as a deposit?

If you have owned your own home for a few years, you may have built up quite a bit of equity in your property. Instead of finding a cash deposit to buy an investment property, you can use this equity as the deposit. When you buy a property, costs such as establishment fees, solicitor fees and stamp duty can add up to thousands of dollars. Instead of trying to find cash to pay these fees you can increase your borrowings to cover them. Your consultant will be able to help you determine how to do this.

Why invest in property?

Investment properties have many benefits when building long-term wealth. If you take the time and select your investment properties wisely, they can deliver good returns for long-term investors.

If a stable market, high demand for properties and variety of tax deductions make you want to invest in property, you'll find there are a number of home loans available for property investment. While each investor will have their own unique needs for home loans, and what they consider to be the best home loans, you will find a mortgage product suitable for your situation. Be sure to contact your mortgage broker to help guide you through all of the various home loans available for investors, so you can be sure your selecting the best home loan and rates for your needs.

