



# Unlocking your investment opportunities

Your current property could have the potential to open the door to property investment, or to enhance your property portfolio.

Ensure your share of burgeoning property opportunities by unlocking the equity in your home to fund an investment property.

There's no doubt the current market is offering one of the most opportunistic times to invest in property in years. Interest rates are low, prices have softened and tight vacancy rates are ensuring strong rental returns.

But while some home owners may think their current mortgage commitments will bar them from making a move into the investment market, the reverse may in fact be true.

## What is equity?

If there is sufficient equity in your home you can actually use existing property to fund further purchases and boost your property portfolio.

Essentially, equity refers to the value of your current property today, minus the balance you owe on your home loan. So, for example, if your home is valued at \$400,000 and your current loan balance stands at \$250,000, you have \$150,000 in equity up your sleeve.

This equity can be a powerful wealth building tool, enabling you to broaden your investment opportunities and take advantage of prospects that might otherwise be out of reach.

In the current market a home equity loan is particularly appealing, meaning you can leverage off the strong purchasing conditions now characterising the market – namely low interest rates, soft prices and strong rental returns.

## Tapping into your equity

If you're keen to build your property portfolio and think equity release sounds like something for you, give us a call to uncover exactly how much you'll be eligible to borrow. We'll also be able to help identify which lender and product will be right for you.

Just how much you'll be eligible to borrow will depend not only on the amount of equity you have built up in your home but your ability to service your loan repayments.

In basic terms, lenders will take into account your net income as well as your current assets, existing debts, regular

outgoings and living expenses to determine exactly how much you can borrow.

Remember, your lifestyle aspirations and other financial goals will also influence how much debt you should take on, so think carefully about any other financial commitments you may have coming up down the track or changes to your personal circumstances.

Let us help you unlock your investment opportunities and find a suitable loan that's right for you.

*You may be able to realise your investment goals by putting your current property to work for you.*

**If you would like more information on your options, give us a call today. Unlocking your investment potential could be easier than you think.**

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