

# You Can Own Your Own Home!

Even if the bank won't help you or you don't have a big deposit....

**Dear Future Homeowner,**

This letter is about how you can have the dream of homeownership even if the bank won't help you or if you haven't saved up a big deposit. I can say this because I have helped many other people, just like you, to achieve exactly this!

## What's The Catch?

The short answer is there isn't one! You can legally, morally and without much effort become a homeowner. You just need to take the time to learn the steps. The good news is that it is easy and most people can achieve it. This letter will share with you the powerful information on how you can do it....

What if you asked all the people in Australia, who are currently renting if, in an ideal world, they could either, buy their own home or just keep renting...?

I've found that most people I have asked would rather choose to own their own home. And the same goes for people wanting to get an investment property, a fix and flip or a development. If they could-they would!

Most people would like to get the property, it is just they often can't put the finance together which will enable them to move forward. There are just too many hurdles to overcome and this stops many of the people who could own a home. Instead they end up missing out on home ownership and all the benefits that go with it.

## What's Stopping People From Buying A Property?

When you see a property you want (whether it is for your own home or for an investment property) there are a number of hurdles that you have to get over, in order to be able to buy that property. Some of them are:

- You need to go and get some finance from a bank or lender. This normally involves pages and pages of forms to fill out and the banks try and make you feel like you are not worthy of their time.
- You normally need at least a 10% deposit. Often it needs to be 20%. So for a property worth \$400,000 you would be looking at \$40,000 to \$80,000 for a deposit just to get started. Who has that sort of money sitting around?

- There's a whole load of other fees that you need as well. For example, Stamp Duty, Building and pest Inspections, Solicitors fees etc... The costs just keep building up.
- Plus many other hurdles...

## But There Is A Bigger Problem With Not Owning Your Own Home...

You see... If you are currently renting and not buying your own home there are massive negative problems. Think about this... If you are renting a property and are paying \$350 rent each week, that means you are paying \$18,200 each year to make your landlord rich. It is money in his/her pocket that could be going into yours. But it is worse than just this...

What if the property that you are renting is worth \$400,000 and it goes up 5% in value that year? 5% isn't a lot by the way as property prices can go up a lot more than that each year. Just look at some parts of Sydney over the last year and you will see that they have gone up anywhere from 10% to 30%.

And just for the record-Yes they can go down as well but if you look back over history you will see that over time property prices actually go up. I have never come across anyone who says "*I think I might wait for 20 years before I buy a property to see if I can get it cheaper!*" The fact of the matter is that if you buy a property in the right area it should go up over time!

Anyway.... Getting back to my example... If the property you are renting, that is worth \$400,000 goes up by 5% then it is now worth \$420,000. In other words it has gone up by \$20,000. When was the last time you saved \$20,000 in a year? That's \$1666 per month! Imagine if you could put \$1,666 into your bank account each month without doing anything!

So if you are currently renting, not only have you paid out in dead rent \$18,200 (in this example) but you have also lost out on \$20,000 that the property has gone up in value. That is a total of \$38,200.

## Here Is The Important Bit!

That \$38,200 is money you could have put in your pocket without doing anything different in your life. You go to work, come home, spend time with your family, have a beer at the weekend (sometimes more than that ☺).

The point I am making is that there is not much change, when you are buying a property compared to when you are renting and how you are living now.

The big difference is however, that you are now on the property market and time is working with you and not against you. Money is flowing into your life not away from it. All because you are buying your own home and not renting.

One of the keys to making a lot of money in property is to just keep the property for a long time. Just ask yourself how long have you been renting and how much dead rent have you paid out? And how much money have you missed out on by not owning your own property?

This same principle applies to everyone, whether you plan to buy your own home, do renovations or buy a rental property. It makes no difference. It is better to move forward and get on the property ladder than following the alternative, which is wait and do nothing!

### What If I Can't Get A Loan Or Don't Have A Big Deposit?

O.K.... So you may agree with me that it is better to get on the property ladder. "That's just basic common sense", I hear you say but what if you don't think you can get on the property ladder because you don't have a big deposit saved or you don't think the bank will give you a loan?

It may appear that you can't get past these 'hurdles' and that you may never get on the 'first step' of the property ladder but I have discovered the answer!

### This is How You Can Get On The Property Ladder Without Needing A Bank Loan...

The good news is that you can get on the property ladder without needing a bank loan or big deposit. You just need to learn how to do it. The best way for me to show you is by sharing with you a real life story of how I helped a family buy a home.

For the sake of keeping people's information private I am changing the names of the family to the Brown Family. It is important to note however, that this is a true story and the details are real.

John Brown called me up one day to get some more information about a property I had for sale. He had seen an advert in the newspaper that said... *NO Bank Loan Needed \$600 Per week. Property For Sale. Call XXXXXXXX.*

*"I saw your ad in the paper and I was just calling to get some more information. How does it work?"* He asked me.

*"I will explain how it all works in a minute but firstly do you mind if I asked you a few questions to see if this is something that can work for you?"* I replied.

*"OK."*

*"Are you working? And how much do you bring in each week?"* I asked him because I wanted to make sure that he was working and by finding out how much income he had coming in I could quickly work out how much he could afford without putting himself into financial difficulty.

*"I bring home \$1,000 a week and with the money my wife gets we bring in around \$1,400."*

*"Can you put any money to owning your own home?"* I asked.

*"Yeah I have about \$15,000 I could use."* He replied back to me. *"Is that enough?"* He added.

*"Yes that should be ok."* I answered him. *"When could you move, if this place works for you?"* I asked.

*"I could move within the next few weeks if needed."*

*"Ok thanks for answering those questions. From what you have told me this could be something that could work for you. Instead of me explaining how it all works just now, it is probably a good idea if you come and have a look at the house first because if you don't like it then there is no point explaining how it all works. So can you meet me tomorrow at the property at 5pm?"* I asked him.

*"Yes I can do that. See you there."* He said and off he went.

So the next day came and we met up at the property. He liked what he saw and I shared with him how he could buy the property but he didn't need to go to the bank to get the loan, as I was happy to lend him the money.

The property was worth \$340,000 and I was selling it to him by way of me financing him into the property. This way of selling/buying is called vendor finance and many different people have used it before to buy their own home.

Basically it is where the person selling the property finances the person buying it. This way of buying and selling property has been around for years and is a fully legal way of purchasing a property.

### Here Is How It Works...

The seller decides on what the sales price is. The seller also decides on how much money he/she is willing to accept as a deposit. And the rest makes up the loan amount. So in this case I had decided that a fair sales price would be \$340,000, this was based on other properties that had sold in the area.

The deposit that I was happy with was \$10,000 and that would mean that the buyer would have a loan for \$330,000. (That is the sales price of \$340,000 minus the deposit of \$10,000).

And that is kind of how it works! It is that simple! The Brown family were more than happy to move ahead with the purchase as it gave them the opportunity to get on the property ladder, without needing to go to a bank and even though they didn't have a big deposit. Also they loved the property.

I was happy as I had sold my property and was now getting an income stream- which covered what I owed the bank and I got \$10,000 in my pocket. We got the solicitors to complete the paperwork and that was that! Everyone was a winner.

### But Here Is What You Need To Know....

In order for you to go through this process successfully you really need to know how to do it. The 'Brown Family' were lucky - They came into contact with me. I had many years experience and put together a fair and balanced deal for both parties.

But what if you don't know the ins and outs of putting these types of deals together and what if you don't come across a seller who puts the deal together in a fair way? And there are people out there who will try to put you into a bad deal! What if they stack the deal all in their favor? Or what if you don't get the best deal you possibly could have?

### There are a lot of potential 'Pitt Falls' that can hurt you.

Buying your own home is one of the biggest, if not the biggest, financial decisions of your life! Make sure you do it right! And that means getting the right help! In our experiences we have found that using someone who knows what they are doing is well worth the effort.

### Here's What We Can Do For You....

We specialize in working with people who want to buy or sell property using Creative Property methods. We teach them how to do it, spend time training them on the best way (based on years of experience) and then we hold their hand and assist them throughout the whole process.

You will learn a proven, step by step system which will enable you go out and buy your own home or investment property in a safe way. You will be able to get on the property and start to put money in your own pocket instead of someone else!

We will hold your hand, guide and support you through the whole process. We work with you to enable you to get your own home without much hassle or making huge mistakes.

If you were going to have heart surgery would you do it yourself? Go with the guy who has just come out of college or with the guy who is experienced and has years of knowledge and practical experience behind him?

Even though most people will have to pay slightly more for the experienced guy-they will still go with him because heart surgery is a serious matter.

Most people don't want to risk their lives if they can help it. We feel the same about your most important financial decision in your life! Don't take chances-go with the safe option... Our team of Creative Property Consultants can help you with this.

### Here Are Some Of The Benefits....

- YOU GET TO BUY YOUR OWN HOME FOR THE BEST PRICE POSSIBLE
- YOU GET TO OWN YOUR OWN HOME FOR AS LITTLE MONEY DOWN AS POSSIBLE
- YOU LEARN THE EXACT 'STEP BY STEP' SYSTEM FOR BUYING YOUR OWN HOME. THIS MEANS THAT YOU FULLY UNDERSTAND WHAT YOU ARE GETTING INTO AND HOW TO STRUCTURE IT IN THE BEST POSSIBLE WAY FOR YOU
  - YOU CAN GET INTO YOUR OWN HOME QUICKER
  - YOU GET TO USE SOLICITORS WHO ARE PROVEN. THEY KNOW WHAT THEY ARE DOING- WHICH MEANS THEY DO A BETTER JOB, MAKE FEWER MISTAKES AND CHARGE YOU LESS!
  - ULTIMATELY YOU MAKE MORE MONEY IF SELLING AND YOU SAVE MORE MONEY WHEN BUYING!
- YOU GET ON THE PROPERTY LADDER IN A SAFE AND EASY WAY.

### Here's How It Works....

The first step for you is to set up a 'relaxed face to face chat' with one of our Creative Property Consultants. It is free and is just an opportunity for us to share some more information about how you can buy your own home without needing to use a bank or if you don't have a big deposit.

We are friendly and the get together isn't an 'official appointment' but more of a relaxed chat, where we can share some more information with you on how it can benefit you.

We explain how the process works, how you move forward and how to go about the process of getting your own home. We share with you a little about our history but more importantly we go through your situation to see what you can afford safely.

We then spend some time going through exactly what you are trying to achieve, so that you are clear on why you want your own home and how you can achieve it.

All up we spend about ½ an hour with you over a coffee or tea sharing with you some more information. We can come around to your house or just meet up in a café near you. If you live far away we can even do it over Skype! Either way it doesn't matter as we can work in with you. The question you should be asking yourself is...

What harm is there in finding out some more information on the possibility of you getting your own home?

The worse case is that it is not for you and you don't move forward but at least you will understand how it works. The best case is that it is something that really works for you and you end up in your own home.

**Either way there is no risk in finding out some more about how it can work for you! Is there???**

### So How Do I Move Forward With This?

If this sounds like something that may interest you and you want some more information, then you need to complete the box below. We will then give you a call or email you and set up a time to have a chat and give you some more information.

<b>Full Name</b>	
<b>Phone</b>	
<b>Email Address</b>	
<b>Best time to call</b>	

Finally email this back to [Consultancy@I-Buy-Property.com](mailto:Consultancy@I-Buy-Property.com)

Thanks For Your Time And I look Forward To Catching up,

***Craig Keegan***  
***Create Wealth Through Property***

**P.S. Over the years we have helped many different people into the their own home. Lots of times without them needing a big deposit or even a bank loan! We may also be able help you with the dream of home ownership...Even if you don't think you can get your own home!!!**

Imagine owning your own home and all the 'good stuff' that goes with it. For example, not paying out dead rent, not having property inspections every 3 months and not being asked to move out etc etc!!!

If this sounds like something that may be of interest to you then the next step is to set up a relaxed sit down with one of our consultants.

Our aim of this 'get together' is to give you some more information on how it works and share with you the steps you can take to get your own home.

It is just an informal way of sharing some more information with you on how it works. If this interests you then please complete the box below and we will touch base with you over the next day or two...

<b>Full Name</b>	
<b>Phone</b>	
<b>Email Address</b>	
<b>Best time to call</b>	

Finally email this back to [Consultancy@I-Buy-Property.com](mailto:Consultancy@I-Buy-Property.com)

P.P.S.

### A New Service Has Been Released.....

- This allows you to access this training online.
- Online so you can do it over and over again.
- Do it all in your own time.
- Study with your partner.
- Refresh your memory as different situations arise, while you buy your home.
- This is offered as a cheaper solution to the one on one Consultancy
- This is not a replacement for Consultancy, this allows for individual tailoring of solutions, and years of experience by your Creative Property Consultant.