

# Contents

<b>Introduction .....</b>	<b>9</b>
<b>Free Bonus Resources.....</b>	<b>11</b>
<b>A Limitless Life .....</b>	<b>13</b>
<b>What's Your Dream?.....</b>	<b>15</b>
The Great Australian Dream .....	15
Strategies that break through roadblocks .....	17
Mortgage Maximiser Method .....	18
What's your dream? .....	18
<b>Section one – Buying .....</b>	<b>21</b>
<b>How to buy a home .....</b>	<b>23</b>
Mortgage myths .....	24
Get your finances right.....	26
Tips for saving for a deposit.....	27
Loan pre-approval .....	29
Common loan types .....	30
Policy and lending criteria .....	31
Finding a property .....	36
Making an offer .....	41
The Contract of Sale .....	42
The conditional phase .....	45
Unconditional approval .....	50

Settlement .....	55
Moving in.....	56
<b>Borrowers with special considerations .....</b>	<b>57</b>
Bridging loan applicants .....	58
Family guarantor home loan applicants .....	61
Unsteady income earners or probationers.....	66
First home buyers.....	67
Self-employed.....	70
Types of loans for the self-employed .....	70
Expats .....	71
Rural properties and high-risk postcodes.....	74
Professionals .....	76
Construction of new homes .....	79
Key factors to consider.....	79
The process for a new build .....	82
Buying off the plan .....	85
Maternity leave .....	92
<b>Free Bonus Resources.....</b>	<b>93</b>
<b>Section 2 – Paying off your mortgage .....</b>	<b>95</b>
<b>How to pay off your mortgage in record time .....</b>	<b>97</b>
Packages to help you pay your loan faster .....	99
Fixed Rate.....	99
Standard variable .....	101
Professional package.....	101
Basic variable .....	102
Introductory variable .....	102
Line of Credit .....	103
Split loan .....	104

Loan with offset account.....	104
Loan with redraw facility.....	105
Portable mortgage .....	106
<b>The ultimate guide to mortgage reduction.....</b>	<b>106</b>
Understanding home loan repayment calculations .....	107
Strategies for saving on interest.....	109
<b>Free Bonus Resources.....</b>	<b>118</b>
<b>Section 3 – Investing .....</b>	<b>119</b>
<b>Buying an investment property .....</b>	<b>121</b>
Taking the first steps.....	121
Finding the right property .....	122
Factors to guide your choice .....	122
Timing versus time .....	127
Choosing a purchase structure.....	127
Cross securitisation .....	129
Appointing a property manager .....	131
Landlord’s insurance.....	132
Positive and negative gearing .....	133
How to reduce your capital gains tax .....	135
<b>Section 4 – Building the team .....</b>	<b>141</b>
<b>Who do you need on your team? .....</b>	<b>143</b>
<b>Free Bonus Resources.....</b>	<b>155</b>
<b>Afterword .....</b>	<b>157</b>
<b>How to work with Limitless Loans .....</b>	<b>157</b>
<b>Acknowledgements.....</b>	<b>159</b>
<b>Appendix .....</b>	<b>161</b>
<b>Home Loan Glossary.....</b>	<b>163</b>