----------------Brand New From Niro Thambipillay---------------

7 Little Known Ways to Find the Perfect Investment Property In the Next 30 Days

Dear Friend,

If you're like most people right now, you're probably quite confused and uncertain about where to invest… and how to find the right investment property for you.

And I don't blame you.

As at July 2017, Core Logic, formally RP Data reported that 13.3% or

More than 1 in 8 investors lost money on their investment property in the last 12 months…

And that was just in capital cities.

So things have definitely definitely changed.

No longer can you just throw a rock and buy whatever it lands on and make money!

That was essentially what happened between 2012 and 2016 in Sydney and Melbourne.

However, the boom is now over!

Here's how we know…

According to Core Logic, the First Home Owner Initiatives introduced in Sydney have done nothing to invigorate the market… *mainly because prices are just so high.*

Domain.com.au reports that auction clearance rates in Sydney have dropped at least 10% since the start of 2017 and the trend is getting worse.

And SQM Research, another reputable research provider shows vacancy rates in many areas are rising dramatically, especially in the west and north west of Sydney.

So why are Media reports still showing prices in Sydney rising?

Well, let's look at…

The Danger of Relying On Media Reports

You see, the media, when it reports price growth talks about the growth in the Median price of a city.

So, what exactly is the median price point?

Well let me explain, using an example.

To make it easy, let's assume Sydney contains only 3 suburbs and each suburb only has 1 sale.

So let's say in January…

Suburb A has a sale for $700,000

Suburb B has a sale for $1,400,000

Suburb C has a sale for $2,200,000

The median price in this case is $1,400,000

So median price is just the Middle Price for all sales!

Now let's say in February…

Suburb A has a sale for $630,000

Suburb B has a sale for $1,470,000

Suburb C has a sale for $1,870,000

So what does this tell us?

Well it would tell us that…

Suburb A dropped in value by 10%

Suburb B rose in value by 5%

Suburb C dropped in value by 15%

So in this example, only 1 suburb rose in value out of the 3.

Yet because, it is the median priced suburb…

The media would report that prices have risen by 5%...

So although that is statistically accurate, it is actually very misleading.

So what can we conclude from this?

Well…

Sydney can no longer be classified as one market!

Yes, certain suburbs are still rising in value. However those suburbs are essentially now limited to the wealthier suburbs of Sydney…

Suburbs such as the Lower North Shore, Upper North Shore and Eastern Suburbs!

Unfortunately though, many people are still investing in Sydney as if we were still in the boom times of 2012 to 2016…

They are just buying anything they can afford ***without doing their due diligence about the prospects of <u>future capital growth in that suburb</u>***.

They are basing their decisions on the *capital growth the suburb has already had!*

Unfortunately, they missed the boat… and swimming out to sea to try and catch it, will only see you drown financially!

You need to think differently…

As someone who has been investing in property all around Australia since 2002, I have seen this time and time again.

In fact, I believe ***the most confusing time for investors is the period just after the end of a boom***.

Why?

Well, because you can't do what your friends and family did just a couple of years ago…

Which was to just buy anything in your local area and make money.

Yet you're probably still hearing stories about people who bought in certain suburb and made a killing... and you're being told to do the same thing!

These people are forgetting a key Property Investing Principle:

Just because a market has had significant capital growth in the last few years, <u>is absolutely no guarantee of future capital growth</u>, especially if prices are already at all-time highs.

Ok.. But why is the market changing and what exactly is causing all the confusion?

Well, there are at least…

4 Reasons Why The Market is Changing.

1. ### Interest rates are on the rise.

   The Reserve Bank of Australia (RBA) has not increased their rates in about a year but… ***banks are happily increasing interest rates, particularly for investors***.

   In August 2015, the Sydney Morning Herald reported that rates for investors would end up being about a full percentage point higher than for owner occupiers by late 2017 – and we are well on the way to seeing that difference!

   So this is making it harder for investors to enter the market.

   And when you consider that Sydney and Melbourne rental yields are at record lows, banks increasing interest rates to line their pockets will unfortunately burn a bigger hole in yours.

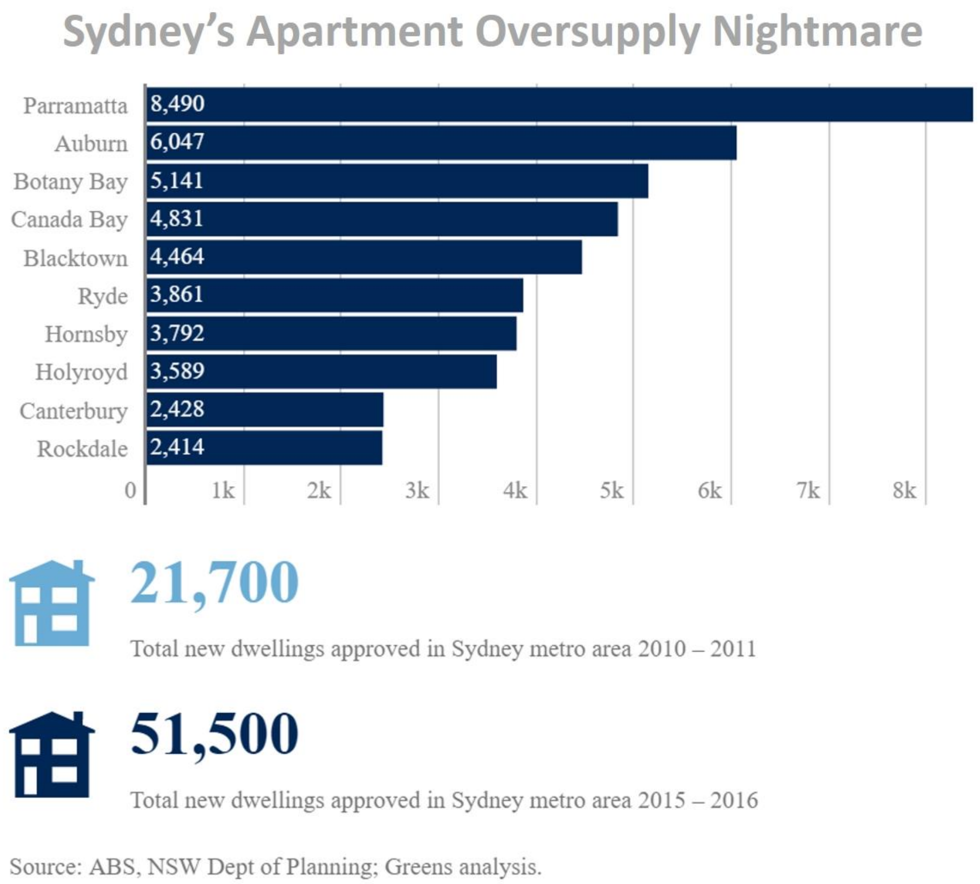
2. ### Sydney Prices Are Now at Record Highs and Starting to Cool:
   You have to ask yourself, "Is now really the time to be buying an investment property in Sydney, especially with units going up faster than rabbits breeding?"

The Australian Bureau of Statistics and NSW Department of Planning reported in February 2017, that they expect a massive oversupply in the apartment market.

For example:

- 8,490 too many units in Parramatta
- 4,464 too many units in Blacktown
- 3,861 too many units in Ryde

I have included a snap shot below of the report taken from February's Sydney Morning Herald!



With all this oversupply, not only will capital growth be very limited in the coming years, you're also going to suffer from…

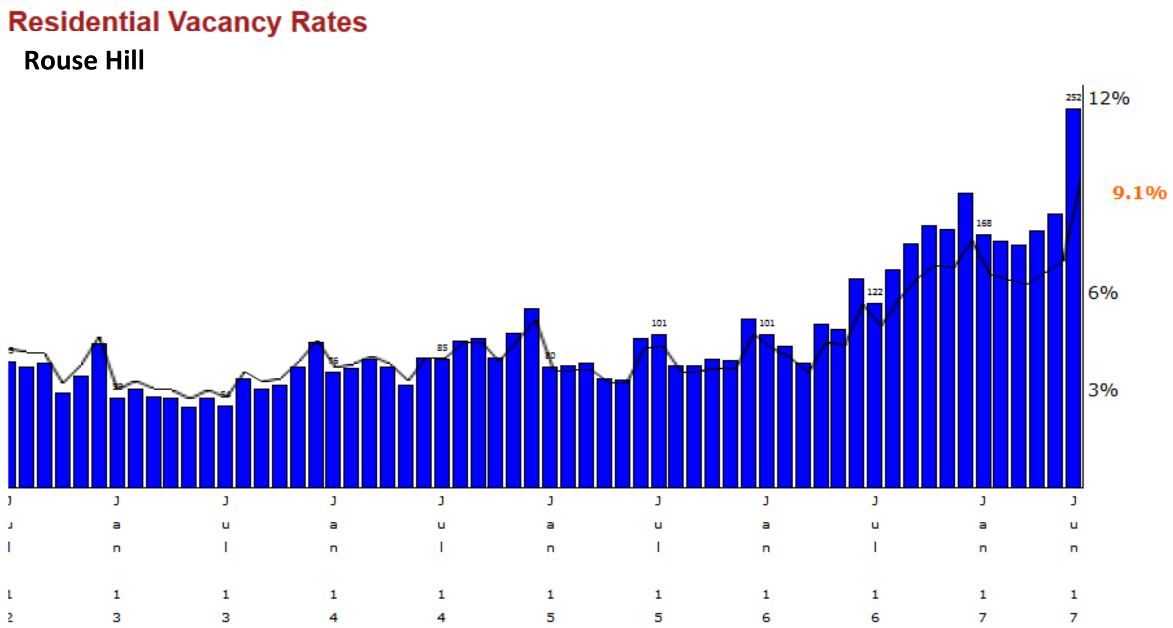
3. Rising Vacancy Rates:

As the oversupply increases, investors will almost certainly struggle to get their property rented, which will also cause you further headaches…

Especially with banks raising interest rates as I mentioned earlier.

Think it can't become difficult to get your properties rented in Sydney?

Well, check out the vacancy rate in Rouse Hill, in the North West of Sydney…



It's a staggering 9.1%.

When an area has a vacancy rate of over 3%, it's said to be in oversupply, which means there are more properties to rent than prospective tenants.

So a vacancy rate of 9.1% is disastrous.

The Vacancy Rate of Rouse Hill Is Higher Than Many Mining Towns.

Riverstone, an area west of Sydney, now has a vacancy rate of nearly 7%. In fact, the general vacancy rate across most suburbs in Sydney is on the increase!

This is a ticking time bomb!

And finally…

4. Banks Are Making It Even Harder for Investors

Not only are investors being charged higher interest rates, banks are also changing the way they assess loans for investors.

For example, if an investor wants to rely on existing equity in their Sydney home, more and more of them are surprised that banks are not granting them the equity they thought they had.

For example, a prospective client wanted to use the equity he had in his Hurstville unit to buy an investment property. However, when he got his bank to value his property he was shocked!

He had purchased his unit for $880,000 just 2 years ago – and the same lender today valued his home at $800,000!

That Is A Drop Of $80,000!

Another prospective client wanted to use the equity in his Doonside house.

Similar story!

He had purchased his property for $770,000 two years ago and though it would be worth around $870,000 today… only to find his lender valued his property at $700,000!

That is A Drop of $70,000!

Now if they hold their properties for the next few years, they won't realise the loss…

But, both these people are now in a position where they can't do anything for the next several years … ***putting a handbrake on their ability to achieve their financial goals***.

So it is quite clear…

There is a Virtual Conspiracy Against Property Investors.

Even if we decide to ***blatantly ignore the facts,*** if you're like most people, you've noticed the dramatic changes in the market.

You've seen auction clearance rates drop – and continue to drop.

You've heard more and more people talk about prices dropping… rather than prices going to the sky (which is what they were saying even as recently as the middle of 2016).

And if you're a home owner, you've seen the number of agents contacting you to sell your property drop considerably as well.

These are all classic symptoms of a market that is no longer booming.

Or put another way, entering the Sydney market today is the equivalent of buying at "the top of the market".

Now you might be wondering whether that actually matters?

After all, ***don't Sydney prices always rise and isn't property a long term game***?

Well, that's what I used to think as well.

However, as someone who is extremely Data Oriented – I had to check if the facts backed up my opinion.

So, I ***analysed property movements in capital cities for the last couple of decades***… and here's what I found:

On average – Prices Boom In A Capital City For 4 Years AND Then Go Flat For 8 Years!

Don't believe me?

Well, let's take they Sydney market as an example…

Our last boom was between 2000 and 2004 – our Post Olympics Game boom. During this period, everyone was talking about prices going to the moon!

And then we hit the middle of 2004, the State Government introduced some new initiatives… and

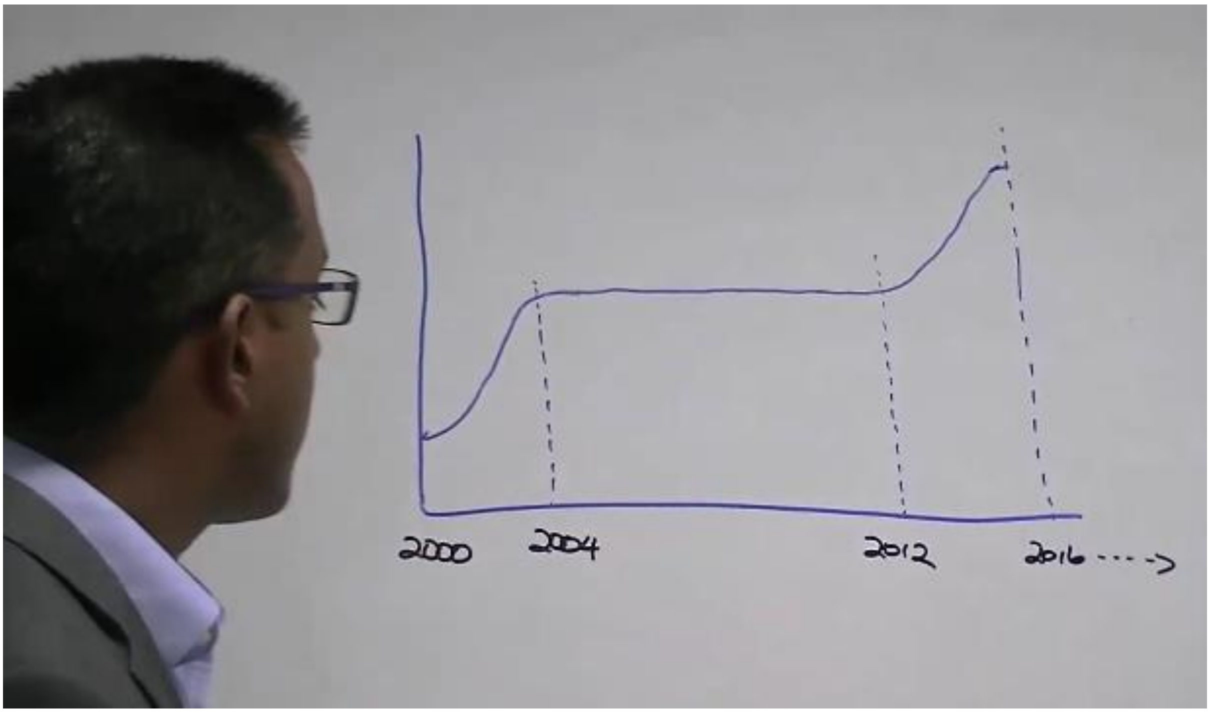
BANG! Prices stalled…

And we had **8 years of virtually zero price growth!**

Someone who bought a property in Sydney in 2004 or 2005 got virtually zero growth all the way until 2012!

Below is a screenshot of a video I put out on Facebook that has had thousands of views, where I tracked Sydney property price movements.

In the graph, you can see the price boom from 2000 to 2004 and then how prices flat lined for 8 years before rising again in 2012.



So the market today is poised in exactly where it was in 2005 – *at the start of the next period of zero growth*… and potentially prices falling in some suburbs.

This means, if you're thinking of buying in Sydney today, you could end up buying a property with a mortgage for hundreds of thousands of dollars **that makes you virtually zero growth for the next 8 years or so**!

Now here's what's interesting…

Despite these challenges and changes in the Sydney market, there are some property investors who are currently enjoying great capital growth and rental returns.

I would in fact go so far as to say,

This Period Of Uncertainty Presents The Greatest Opportunity For The Educated Investor.

Right now, no matter where you live, you can find the perfect investment property for you that will give you great capital growth in the coming years… using the little known, but proven and effective 7 steps that I'll be showing you in this document.

Imagine how your life would change if you could find just one investment property in an area that grew in value by 50% or more in the coming few years.

Let's get more specific…

If you bought a property for around $400,000, 50% equity growth would mean the property would be worth around $600,000…

And you would have made an extra $200,000?

Imagine, what an extra $200,000 in equity could do for you?

What if you could then take the equity growth in that property and use it to buy even more properties that grew in value?

Well that's exactly what happened to me.

I bought my first investment property in 2002 … I doubled my money within a year and have never looked back, having now bought properties in multiple markets around the country.

And right now, the best markets to invest in for capital growth in the coming few years are…

Primarily Around Brisbane!

But it’s just not me who is saying this…

Terry Ryder , founder of the Hotspotting Report, talks about some wonderful opportunities for capital growth in certain areas around Brisbane…

Below is a screenshot of his comments about the Brisbane Market as recently as March 2017…

Hot spots tipped to lead property price growth charge

Michelle Hele
08 MAR 2017

The Courier Mail

BRISBANE MORETON NEWS QUEENSLAND

The Redcliffe peninsula is one of the greater Brisbane areas tipped as a hotspot for property price growth.

BRISBANE'S cheap and cheerful outer suburbs have been tipped as the property hot spots for 2017.

Suburbs within the greater Brisbane area but outside of the Brisbane City Council ring are benefiting from increased transaction numbers with price growth expected to follow.

Property analyst Terry Ryder of Hotspotting said the Brisbane property market was doing better than many realised.

He said most figures released in relation to Brisbane’s performance were a whole of city figure which did not show just how well some areas were going.

John McGrath, founder of McGrath Real Estate and star of Shark Tank, said he was very excited about the potential for capital growth in certain markets around Brisbane in the coming few years. He went so far to say that it would be the only place he would invest right now...

John Symonds, founder of Aussie Mortgages, has also talked about markets around Brisbane being the ones to enjoy the most capital growth in the coming few years.

In fact…

In my 15 year career, I can't remember a time when almost all the experts and industry heavy hitters actually agree on the next Boom Market!

And the evidence is already here…

The Housing Industry Association of Australia (HIA) reported that ***Brisbane had more detached home sales than any other market in the country, far outstripping even Sydney***

It is clear that Brisbane has finally woken up from its 8 year slumber… and is now the next Growth market in Australia but...

Does that mean the Sydney market is completely dead?

Surprisingly No!

As I mentioned at the start of this report, the higher prices areas such as the Lower North Shore, the Upper North Shore and the Eastern Suburbs will continue to have some growth in them.

Of course, they will *not grow at the ridiculous rates* all of Sydney has grown at for the past few years!

But they will continue to move forwards, especially houses (as opposed to apartments)

However, you need to have a budget of at least $2 Million to find something of quality in these areas.

And then you need to be able to sustain the large cash outflow each month ***because the rents won't come anywhere near covering the mortgage.***

If you're in this boat, fantastic!

However, with all the new lending restrictions, very few of us are.

And if you're like most people, you have a much smaller budget and you're looking to catch the next boom market!

So the question that comes to mind is…

Why exactly is Brisbane set to overtake Sydney and Melbourne as Australia's Fastest Growing Market Over the Coming Few Years?

There are 3 Major Reasons:

1. **History Is Repeating Itself… Again:** After 2004, when Sydney prices peaked at 96 per cent above Brisbane's, ***the Brisbane market grew significantly for 5 years***, while the Sydney market went dead flat for 8 long years (as I showed you earlier). Right now, we are poised at exactly the same place in the cycle… but only the savvy few will take advantage of this.

2. **Strong Economic and Jobs Growth** – According to Deloitte Access Economics, the QLD economy is expected to have the strongest growth leading into 2019 and beyond, outstripping NSW and Victoria.

   This strong economic growth will lead of course to ***stronger jobs growth***, primarily in health, IT and Finance. Ultimately it is economic and jobs growth that allows growth in property prices.

3. **Queensland's population growth is the fastest right now since 2007!** What is driving the largest rate of population growth in Queensland in 10 years? Primarily interstate migration… mainly Sydneysiders seeking cheaper property! ***According to Core Logic, last year Sydney had the largest number of people leaving the city in 10 years***.

   Co-incidence? Not really, especially when you consider the Australian Bureau of Statistics (ABS) reports ***Sydney property prices are currently 70% higher than Brisbane prices but the average Sydney income is only 14% higher than in Brisbane***.

   So affordability in Brisbane is extremely high right now and the growing population is creating huge demand for property. When demand exceeds supply, prices start rising rapidly (think about what happened in Sydney from 2012!)

Look, if after all the evidence I have outlined here, you are still not convinced to start looking at the Brisbane market, then you might as well stop reading right now…

Because nothing I say is going to convince you.

If you still think that buying a unit in Sydney, or even a house in the Western Suburbs is going to give you more growth than buying in Brisbane in the coming few years, then I really can't help you!

However, if you're still with me… let me ask you a question.

How would your financial life change if you could secure just one property in one of these fast-growing markets, ride the next Boom wave in the coming 3 to 5 years… ***and potentially make hundreds of thousands of dollars in capital growth***?

Well, here are the 7 Steps you need to start making that happen immediately.

7 Steps To Secure The Perfect Property For You In The Next 30 Days!

Ok, so you already know that Brisbane is the next market to boom… but you can't just buy anywhere at random.

Some suburbs will definitely outperform others.

And Queenslanders don't like apartments – so those inner-city units that others are flogging are bound to suck you dry!

Let me be clear - Apartments in Brisbane are nothing more than money pits!

You need to focus on land (Houses!)

You *also* don't want to be one of those, dare I say it, lazy, naïve investors who think Brisbane is like Sydney and that you should buy close to the city.

Nope!

Nothing could be further from the truth!

How do I know that?

By understanding the first of the 7 steps to secure the perfect investment property for you, which is:

Study Population Growth And the Demand for New Dwellings

Ultimately, Capital growth is a game of supply versus demand. If there is more demand than oncoming supply, you have a greater chance of getting capital growth and making money on your investment property in the coming few years.

So study where the population is moving. Get clear on where people want to live. That's where you want to buy for long term growth.

Here's a tip – The Population is actually growing much faster *away from the city*!

You can verify this by checking the state government and council reports.

You can also use them to work out the demand for property over the next 25 years.

Find out which areas are struggling to keep up with demand.

That's where you want to focus your research because the population is growing faster than they can keep up with, which will force prices higher!

Once you're clear on where the demand is the highest, you want to ensure the area is not overly investor dominated. And how you do that is you…

Confirm What the Vacancy Rate Is In the Area

This is probably one of the most forgotten steps when it comes to investing. People get caught up with infrastructure investment and what is expected to happen in the area – which is important, as you'll see in a moment.

However, if you can't get your property rented, who cares about the potential for capital growth?

So check the vacancy rate and the trend.

Is it heading higher or lower?

If the vacancy rate is under 3%, then you have an undersupply.

That means there are more tenants fighting to rent property than properties available to rent. That's the sort of area you want to invest in.

If you're concerned that there is lots of building in an area, the vacancy rate can put you at ease.

Here's how…

If there is lots of building but the vacancy rate is remaining low *or even dropping*, then you know the demand for property is greater than all the supply coming on board.

This links back to step 1, where we said you want to buy in an area where there is greater demand for property than supply.

However, ***if the vacancy rate is above 3%,*** then you have more properties available for rent than potential tenants… and you will almost certainly have a problem getting your property rented.

You may have to ***suffer through a few weeks of zero rent***…

You may have to ***reduce your rent*** to get your property rented…

Or you ***may have to offer cash incentives*** to get a tenant.

In other words, you will have to fight with other prospective landlords to get your property rented!

And that could ***decimate your cash flow***!

That is definitely NOT what you want… so check the vacancy rate.

There are plenty of free tools out there that can help you with this.

One of my favourite free online tools is www.sqmresearch.com.au where, in under 3 minutes, you can look up the vacancy rate for the area you're looking at.

And the data is current!

Some websites only give you data that is 3 to 6 months old – and a market can quickly change in that time!

So make sure you're getting up to date data!

Ok… once you're happy with the population growth and the vacancy rates, we proceed to step 2 which is to…

Look At Jobs And Economic Growth

Ultimately, for capital growth to occur, people need to be able to afford the higher prices. And that's only possible if there is jobs growth.

So study economic data.

Some key questions to consider include:

Is the government planning and investing for jobs growth?

How many new jobs are expected to be created in the area in the coming few years?

How many jobs are *needed in the area*?

What industries are moving into the area?

You want to ensure you invest in areas which are multi-industry, so you're at less risk if there is a change in the economy.

For example, consider what happened to so many investors who bought in mining towns – including Perth!

Sure things were good for a while…

But then what happened?

The economy changed… and many investors who did not see anticipate the change are now left with houses that are worth less than the loans on them.

Don't put yourself at risk!

I'm all about low risk, stress-free investing.

So only invest in multi-industry areas... where there are major investments in jobs.

But investment in jobs alone is not enough to trigger a price rise.

You also need…

Infrastructure Investment

You see, it is often a large-scale Infrastructure project that triggers prices to rise.

For example, expansion of roads making an area more accessible…

A new train line…

A major hospital being built!

What you're ideally looking for is a combination of these Infrastructure projects.

For example, has the government recently opened up a new train line to the area… which already has new shopping centres, hospital expansions and a new business park opening up to create jobs?

That's layer upon layer of infrastructure investment...

Put another way…

Follow The Money!

Consider if major Private Enterprises like Bunnings or Woolworths have opened up in the area.

Major companies don't open up branches unless they are confident of the long term sustainability of the area. So if they are expanding into the area you are considering… you should have a lot more confidence about the long term prospects of the area.

Also, look at where the State Government is directing its Infrastructure Spend!

If the State Government decides to direct most of its Infrastructure Investment and Budget towards certain areas, then you know that's where they are planning and expecting the population to grow the fastest.

Otherwise, why would they do it?

Can you see how each of these steps, while giving you data on its own, also helps verify other steps in this process!

That's how you minimise risk and stack the odds in your favour of making money on your investment.

But you don't stop here… which is what many investors would do.

No, you keep going and you look at…

Affordability For Locals

You want to avoid investing in an area where prices are being driven up by investors.

Areas such as Adelaide and Hobart come to mind…

When you invest in an area driven by investors, there is a high likelihood that when interest rates rise, these areas will plateau or even fall in value as investors attempt to sell out.

So consider what the affordability is like for people who are buying and moving into the area.

Does the average income in the area allow for locals to afford property easily, even if prices rise?

Consider this…

Why is Sydney Property considered expensive?

It is ***not the actual price of the properties in Sydney*** but rather the simple fact that wage growth has not kept up with price growth. If wages in Sydney had kept pace with property prices, we would all still be buying property in Sydney and prices would ***continue to grow at a similar rate***.

Unfortunately, that hasn't happened.

However, in Brisbane between 2008 and 2015, ***wage growth outpaced property price growth***.

According to data taken from the Australian Bureau of Statistics (ABS), property price grew on average 23.6% between 2008 and 2015.

However, wages grew by approximately 31%...

That's why affordability in many areas of Brisbane is NOT an issue… ***increasing your chances for capital growth and making money on your property***.

Ok, so once we have done all this research and found an area that ticks all the boxes, we then come to the final two steps, which I'm going to combine into one section.

The final two steps are…

What to Buy and at What Price

As you can see, the actual house you buy is the final step in this process.

There is so much more research that needs to be done <u>before</u> you start looking at houses for example on RealEstate.com.au

So when it comes to price, there are essentially 2 schools of thought...

Firstly, you get the people who want to buy the cheapest property they can, believing that "you make money when you buy property".

They focus on older, more established property and have a strong desire to get a discount.

If you belong to this school of thought, let me ask you a question…

"How many people were offering discounts on property in Sydney and Melbourne between 2012 and 2016?"

Answer… virtually none!

And why?

Because they were boom markets!

Vendors did not need to offer discounts to sell their property…

Today… it's a different story.

There are plenty of discounts available in Sydney and Melbourne.

For example Dean Fernandes, a Sydney investor recently ***sold his Blacktown investment property at $20,000 below what he listed it for!***

(Don't feel too sorry for him… he still made nearly $400,000 in capital gain from when he bought!)

But what does this show you?

It shows that ***You Only Get Discounts on Property in Flat or Downwards Trending Markets*****.**

So is getting a discount really what you want?

Or do you want to buy a property today in a growing market and have it worth more in a few years' time?

I know what I'd choose!

So the other option is to…

Focus on the Type of Property Owner Occupiers Want to Buy…

You want to invest in the same type of property that locals want to buy and live in.

And when you do your research, you'll find that, in these fast-growing areas right now, what's in demand right now is **brand new houses**.

So that's what you want to focus on.

Brand new properties also have the advantages of…

- Next to no maintenance expenses that older properties have… *saving you money over the long term.*
- Better depreciation write offs, *which improves your cash flow* (Now, you never should invest just for the tax benefits, but it's certainly some nice "cream on top!")

So by focusing on newer properties, you get to enjoy the Stress-Free investing experience you're after.

And there you are… ***the 7 Steps to finding the Perfect Investment Property for You.***

Now as you read these 7 steps and envision yourself doing them, let me ask you…

How Would Your Life Change If You Followed This Process And Found A Property That Got $100,000 Or More in Capital Growth in the Coming 3 to 5 Years?

Now let me ask you…

Would You Like Me To Help You Find the Perfect Investment Property For You, For Free?

As I'm sure you've realised, having an exact system or process that allows you to choose the Perfect Investment Property for you is the holy grail of investing.

But There's a Problem!

Two actually…

First, doing the work required to follow this process takes an incredible amount of time and effort!

And I'm sure you're busy enough with work, family commitments and everything else you have on your plate.

Second you can't help but wonder…

Will This Really Work For *You*?

And if you're asking yourself that question right now, **it means you're smart!**

And I'll tell you something that most "Property Gurus" won't !

There's No Such Thing As A "One Size Fits All" Investment Property

What's right for you is going to be very different for what is right for someone else.

After all, you have your own unique financial capacity, your own unique goals… AND your own unique set of circumstances (both now and in the future) to consider.

So anybody that runs a massive seminar and brings in dozens of people to tell all of them they should buy in this particular property development, without taking the time to **really understand your exact situation** is either just trying to make a sale or blindly naiive.

And That's Why We're Going To Review Your Current Situation, Get Clear on Your Goals And Then Show You Exactly Where And What You Should Be Buying, For Free!

Here's Why I'm Doing This

It's simple!

I know that a certain percentage of people we do this for will actually want to engage my help to source an investment property ***for them***.

But rather than try to convince you of how great that would be, I figured I'd just demonstrate that I can help you by… ***actually helping you.***

For Free.

Consider it a "Try Before You Buy" sort of thing.

Here's How We'll Do It.

I've set aside some time to **personally review your current financial situation, your goals and what you want to *actually* achieve from investing in property**.

We'll have an initial phone call together for me to get all the relevant information from you.

Then it's time for me and my team to get to work

Based on what you tell us, we conduct a **Complete Financial Analysis** for you. If you are in a position to invest in property, I will then arrange a Face to Face meeting with you where

I'll Show You Exactly Where the Best Place Is For You To Invest and Why… and I'll Actually Source the Perfect Investment Property For You, FREE

And I believe that once we do this for you, one of 3 things will happen:

1. The first possibility is that **you will see the money-making potential of investing the way I show you *and where I show you*** but, you'll decide that buying an Investment Property is just not the right thing for you right now.

   Hey, I understand that. Life can often get in the way and stop you from doing what you want to do.

   My role is simply to show you the data and the financial advantages of the Perfect Investment Property for you. **There is absolutely no pressure**. Either way, I guarantee that you will learn a heap from our time together (just like I hope you have from this report!) – and see the possibilities for financial success!

2. The second possibility is that you'll love what I show you, **you'll see the capital growth potential of the area I recommend**, and you'll decide to take all the information I have shown you and try to get the Perfect

Investment Property all by yourself.

If that's the case, great! I'm happy I could help and I wish you the best of luck!

3. The third possibility is that **you love what I show you** and you'll want me and my team to **help you secure the Perfect Investment Property *for you***

And if that's the case, we'll get to work immediately

Here's What Happens When We Decide to Work Together

If you decide that the area we recommend investing in has the great chances of high Capital Growth in the coming few years that we say, AND you like the cash flow returns on the property…

(Almost everyone is amazed at how the right investment property can cost you as little as a cup of coffee a day and *may even put money into your pocket every month*)

Then…

We will help you secure the Perfect Investment Property for you.

And you'll start by you putting down a $1,000 deposit to secure the property subject to a 21-day Finance Approval Period.

Now, this is not about keeping your $1,000…

Rather, consider the $1,000 and Finance Approval Period as your
GET OUT OF JAIL FREE CLAUSE.

If for whatever reason during the Finance Approval Period, you decide to back out… either because you don't like me, you don't like the area we've recommended or life throws you an unexpected curve ball… in other words, for any reason whatsoever...

Or your finance gets declined …

You Get Your $1,000 Refunded To You!

So there is no risk in securing the property!

And you have plenty of time to do any further due diligence before you fully commit.

I have had many clients who, after meeting with me want to move forwards with the property… but they want to verify everything I have told them and do their further due diligence!

That makes perfect sense.

After all, buying an investment property is a big decision and you want to be 100% certain the property is right for you.

At the same time, you don't want to lose it and have to pay more for a similar property (because prices are rising so quickly in these areas)

So securing the property with the $1,000 gives you the **Best of Both Worlds.** You secure the property AND you get time to do your extra research.

I am proud to say that I have never yet had a client put down their $1,000 and then pull out because they didn't like the area, the property… or me 😉 .

At the same time, my team and I will begin the process of getting the loan secured for you. Of course, if you have your own broker, I am quite happy to work with him or her.

However, if you don't have your own investment finance broker and prefer to just deal with my team and I, which is what most of our clients do, then that option is available to you as well.

We aim to provide a Complete One Stop Shop Service. We can source the property for you, help you get the loan approved and assist you with getting the property managed as well.

So Right Now, You're Probably Wondering…

How Much Does It Cost If You Decide You Want Us to Source the Perfect Investment Property For You…

Plus Potentially Assist You With Getting the Loans Approved AND Get You A Great Property Manager

Well, in the event, we decide to work together *after* your initial free consult, we immediately start getting to work as I described above.

And here's the best part.

You Don't Need to Pay Me!

Nope, not a cent!

You actually don't pay for our services. They are completely free to you.

So how do we make our money?

Well, if you decide to move forwards with the property we've chosen for you, we speak to the selling agent and we split their commissions.

And they are happy every time because they get a buyer without having to lift a finger.

(Don't get me started on how lazy some of these agents are!)

Anyway, the key thing to remember is that with us, *you don't need to pay any expensive buyer's agent fees*, which can often start at around $10,000 and then increase depending on what you're looking for.

At the same time, it's not as if we work for any particular developer or builder.

We identify the areas which have great growth potential and we source the actual property. Oh and

You'll almost never see these properties on RealEstate.com.au…

Because they are "Off Market Opportunities".

That means, they get sold before they hit the open market.

So the poor Do-It-Yourself investor, spending late nights online doing their research never gets to see these.

So by getting our help, ***You Get The Unfair Advantage*** and get exclusive access to these A-Grade opportunities.

And then on top of all of that, *we don't even ask you for a fee,* as I explained earlier.

Sound too good to be true?

Well it only gets better!

Please understand that…

Our FREE Consult is NOT a Sales Pitch in Disguise

I promise NOT to pressure you or pester you in any at all.

In fact, in the event that we do end up meeting and you feel I've wasted even a second of your time, please let me know and I'll…

Give You $100 to Compensate You For Your Time!

Sound fair enough?

Well Here's The Catch You've Been Waiting For…

It's simple!

We can't (and won't) just talk to anyone.

In order for us to invest our time and energy to work out exactly where and what you should be buying, you need to meet some strict (but reasonable) criteria:

- **You need to have decided that you (and your partner if you are buying together) want to invest.**

  Look, regardless of how great the Property Investment Opportunity is that I show you, if you're not ready to start investing, it's quite likely that we're just going to just end up wasting your time (and ours).

  There are only a limited number of opportunities for the FREE consult because I do them all personally.

  Yes, you speak to me and meet me directly!

  And I only have a limited number of hours in a day. So I want to make sure I only see people who want to be helped.

- **You need to have access to at least $80,000 in savings or equity:**

  The new lending restrictions banks are enforcing on people right now is making it tougher on investors. So you need to have sufficient funds in order to qualify to get the required loan for your investment property.

- **You Are Willing to Be Open and Transparent About Your Situation**

  If you're still with me, then you can see that I have been completely transparent about how we work… and I expect the same from you. I only want to work with people who are interested in forming a long term relationship with someone who can help you achieve your financial goals over the coming years.

  And I believe that the foundation for any long term relationship is openness and transparency from both parties.

That's it!

As long as you're serious about investing and want to get the right assistance, I'd be delighted to help you… for free.

And if you get value out of the help I provide and want to become a client, that's great!

Ready to get started?

CLICK HERE AND LET'S GET STARTED!

Or Visit FreeCallWithNiro.com.au

And book your free, no obligation 30 Minute Property Investing Roadmap Phone Call with me, at a time that suits you.

I've helped clients purchase over $61.8 Million worth of property in just the last 6 years alone.

Our Clients Have Achieved Some Amazing Results and Here Is A Small Handful of Their Stories

Real Investors, Real Results

"We thought it was too late to start investing in our 50s but now to have 3 investment properties is amazing. We could never have done it without Niro's support… And we can sleep too!"

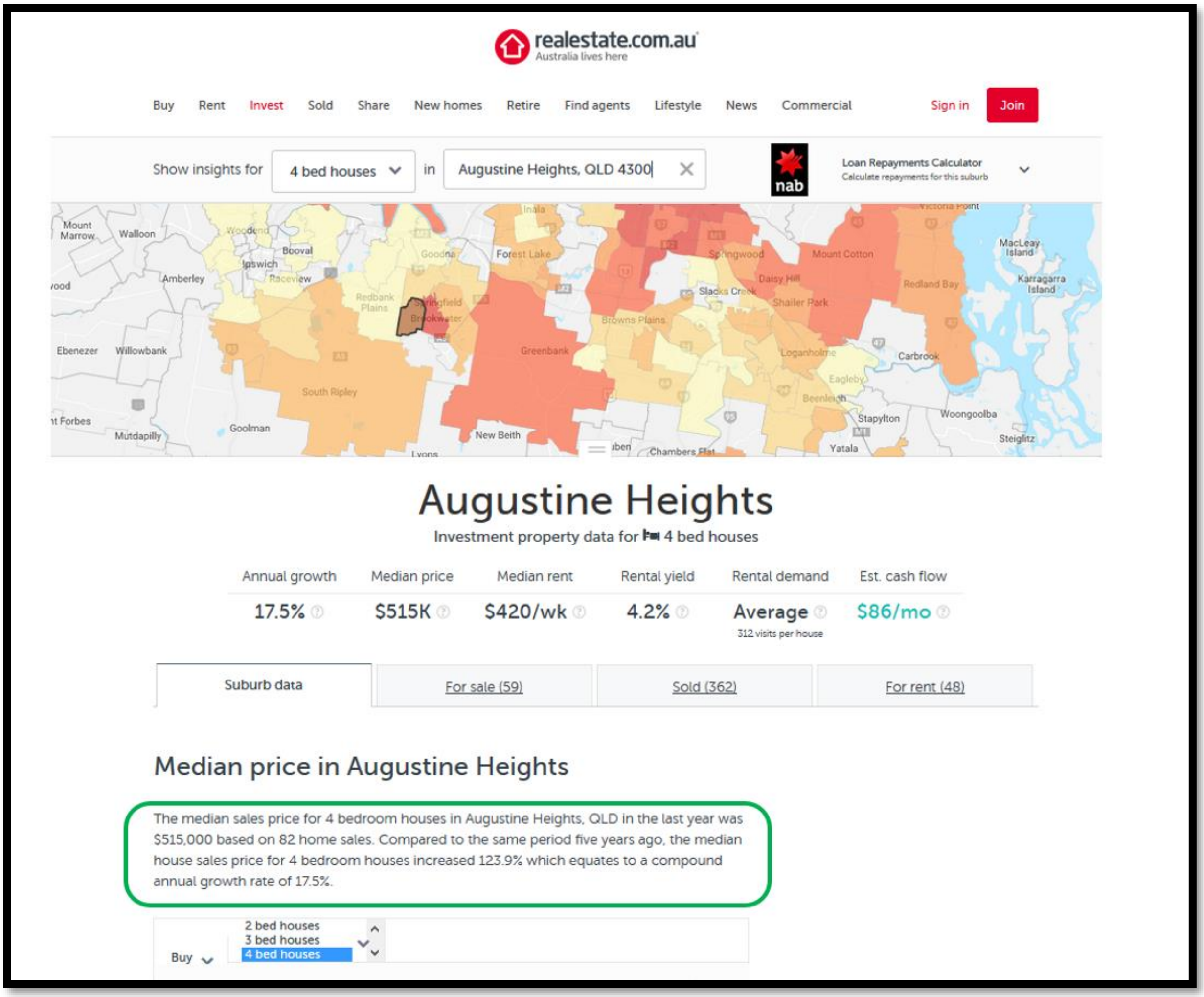
Margie and Tony Fernandes

"Niro has now helped us into our first investment property, and we're paying off our mortgage faster than ever. We could not be happier."

The Mathur Family

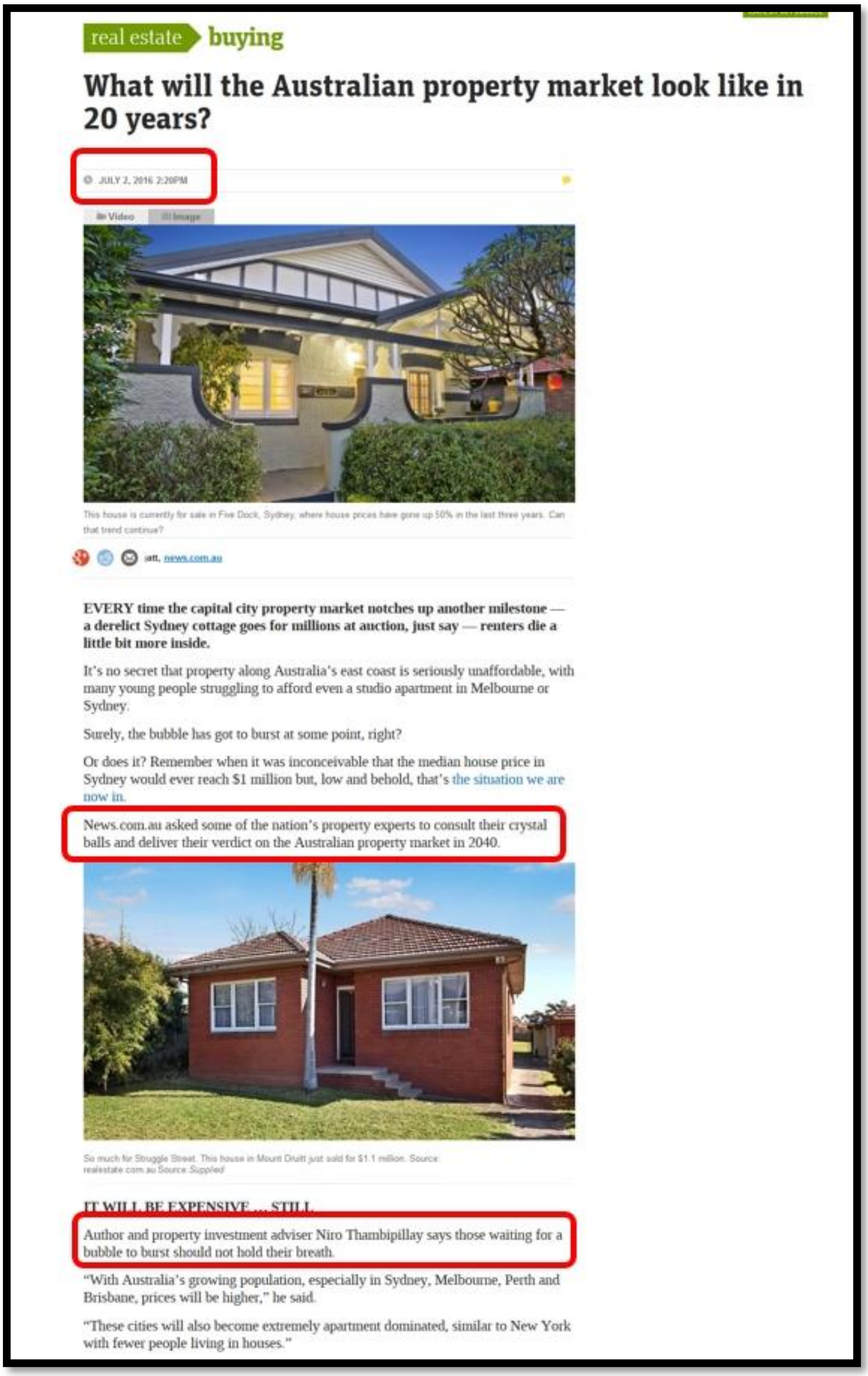
Just one example of the results I've achieved for clients is in 2012 and 2013, when people asked me where to invest outside of Sydney (because the Sydney Market was out of their budget), I pointed them to Augustine Heights, 30 minutes South West of Brisbane… an area which as of now has had ***123.9% capital growth in the last 5 years according to RealEstate.com.au. Yes, that is more growth than Sydney***

Augustine Heights Price Growth According to RealEstate.com.au



And now there are many other areas of Brisbane that are also set to achieve strong capital growth.

My success in helping others was part of the reason news.com.au named me one of the Nation's Property Experts last year



real estate buying

What will the Australian property market look like in 20 years?

JULY 2, 2016 2:20PM

Video | Image

This house is currently for sale in Five Dock, Sydney, where house prices have gone up 50% in the last three years. Can that trend continue?

att, news.com.au

EVERY time the capital city property market notches up another milestone — a derelict Sydney cottage goes for millions at auction, just say — renters die a little bit more inside.

It's no secret that property along Australia's east coast is seriously unaffordable, with many young people struggling to afford even a studio apartment in Melbourne or Sydney.

Surely, the bubble has got to burst at some point, right?

Or does it? Remember when it was inconceivable that the median house price in Sydney would ever reach $1 million but, low and behold, that's the situation we are now in.

News.com.au asked some of the nation's property experts to consult their crystal balls and deliver their verdict on the Australian property market in 2040.

So much for Struggle Street. This house in Mount Druitt just sold for $1.1 million. Source: realestate.com.au Source: Supplied

IT WILL BE EXPENSIVE ... STILL

Author and property investment adviser Niro Thambipillay says those waiting for a bubble to burst should not hold their breath.

"With Australia's growing population, especially in Sydney, Melbourne, Perth and Brisbane, prices will be higher," he said.

"These cities will also become extremely apartment dominated, similar to New York with fewer people living in houses."

So I've got the track record to prove I know what I'm talking about.

Look… Could you build a property portfolio on your own? Quite likely… especially with The 7 Steps I have outlined here.

And if that's your choice, I wish you all the best.

But why go through the difficult process of doing this all yourself, when you can just have me and my team do it for you, *completely FREE*

Let me help your build your own sustainable and profitable property portfolio

CLICK HERE AND LET'S GET STARTED!

Or Visit FreeCallWithNiro.com.au

And book your free, no obligation 30 Minute Property Investing Roadmap Phone Call with me, at a time that suits you.

Thanks for taking the time to read this and I look forward to speaking to you soon.

Sincerely,

Niro Thambipillay