

31st Dec 2010

Building a Property Portfolio

Investors,

One of the (many) e-mails I get is from a company called Real Wealth Australia. They offer a mentoring service to assist property investors as well as well books, DVD's etc and one of the two owners often speaks at seminars. They have built their knowledge through trial and error.

In a recent e-mail, they offered a - **(No Cost) Get Your "10 Properties in 10 Years" Special Report...**

I have attached the link below for anyone interested.

[You can download the "10 in 10" report here](#)

It is interesting as a broad guide where she talks about having to balance your portfolio with both capital growth and cash flow positive properties to be able to build your portfolio and service any rent shortfall.

While I do not subscribe to a generic approach and I tailor strategies for each investor according to their own goals, their income and equity position, the concept that investors have to consider being able to show income for servicing to be able to obtain the next loan to purchase again is the critical component to build a successful portfolio for long term wealth.

For anyone interested in who the company and people are, her e-mail details are: Helen Collier-Kogtevs [helencollier-kogtevs@realwealthaustralia.com.au]

The strategies that worked so successfully 3 and 4 years ago when finance was easy to obtain are no longer as easy to implement. I am finding clients who have multiple properties need to look at ways to increase their income and rent yields compared to their debt levels to be able to continue building their portfolio's. I recently had clients purchase in Tasmania, in Geelong and in Brisbane where they have found properties with rent yields > 5% pa. Good properties are available but you need to look outside the 5 km radius of your own home.

Our Service to You

We provide a specialised service for investors wanting to create long term wealth for themselves and their families. We are finance strategists, credit advisers and mortgage brokers, helping you achieve your goals. Give us a call when you think it's time to consider your options.

As well as providing a service to investors, we will assist you in purchasing as an owner-occupier, or upgrading to a new property, or simply looking at better pricing or structuring options for your current loans and banking or assisting seniors looking at possible reverse mortgage options.

Our business is built on referrals provided by clients, so please don't keep us a secret, feel free to forward this e-mail to family and friends interested in their own financial future. Give us a call and book an appointment to see if it makes sense for you. If you have any questions about any of these topics, give me a call.

Helping People through Finance