STEP-BY-STEP INVESTORS GUIDE

EYNESBURY

INVEST IN PROPERTY WITH CONFIDENCE

Investing in property can be a rewarding way to build long-term wealth, but it can also feel complicated. That's why we've created the Property Investors Hub, a step-by-step guide to help you navigate the investment process and make informed decisions to maximise your returns.

As a vertically integrated property developer, at Resimax Group we offer a one-stop shop to make investing in our estates like Eynesbury seamless and stress-free:

RESIMAX GROUP

As one of the largest privately owned land developers in Australia, we bring decades of experience in the things that matter most to investors and residents in our masterplanned communities.

TICK HOMES

Our company-owned builder will construct your investment property under a single, streamlined contract, reducing risk and providing one point of contact throughout the whole process.

LEAP REAL ESTATE

Our property management experts will help you find the right tenant and manage your property long-term, ensuring a happy landlord-tenant relationship. And as the only real estate office located within Eynesbury, they're also the go-to experts for resale, providing unmatched local knowledge and insight into the estate's property market.

UNIQUE 5/10/20 GUARANTEE

Have complete peace of mind with our industry leading 5 year Price Protection guarantee, our 10 year Rental cashflow guarantee, and our 20 year structural guarantee

Eynesbury is a smart choice for investors looking for growth, rental demand and a simplified process from purchase to property management and resale if required.

STEP-BY-STEP PROCESS.

A GUIDE TO SMART PROPERTY INVESTMENT

1.

DEFINE YOUR INVESTMENT STRATEGY

Firstly, decide on your investment strategy or goals. Do you want to prioritise:

- Capital growth.
- Rental income.
- Portfolio diversification.
- A combination, for example capital growth and rental income?

Once your goals are decided, it's then important to determine your preferred investment horizon. For example, short-term flipping or long-term rental.

2.

CHECK YOUR FINANCIAL POSITION

Before you start searching for your investment property, it’s important to get a clear picture of your finances. Now is a great time to engage your accountant and or mortgage broker to help guide your decisions and ensure your investment strategy is realistic and tax efficient.

KEY THINGS TO REVIEW:

- **Deposit:** Know how much you have available for a deposit and any upfront costs. Your You accountant and/or mortgage broker will advise you where and how these funds can be accessed – either from savings or your current portfolio.
- **Cashflow:** Review your net income (after tax) and monthly outgoings to understand how much you can comfortably borrow and repay.
- **Borrowing capacity:** Work with your mortgage broker (and accountant if needed) to assess how much a lender is likely to approve for your investment loan.
- **Costs:** Calculate your upfront costs such as Stamp Duty, Legals, Building & Pest inspections and depreciation schedule from a Quantity Surveyor, as examples.
- **Buffers:** Set aside additional funds for unexpected costs such as renovations, maintenance, rental vacancies, interest rate changes or emergency repairs. A common rule of thumb is to have at least three months of expenses saved as a safety net.
- **Tax implications:** Your accountant can advise on potential deductions, depreciation and how the investment property fits within your overall financial plan.

3.

GET LOAN PRE-APPROVAL

Before you start looking for investment properties, it's important to get loan pre-approval. This gives you a clear understanding of your borrowing capacity, ensures you shortlist properties within your means and allows you to act quickly when you find the right investment. It also gives you a stronger position if negotiating with sellers or developers for new builds.

- Ask your mortgage broker to arrange pre-approval for your investment loan, noting that pre-approval is not legally binding, but will give you a realistic estimate of what you can borrow.
- The lender will review your financial situation based on preliminary documents and provide an indicative borrowing limit.
- Your mortgage broker will typically compare multiple lenders to find the best combination of interest rates, fees, loan features and flexibility for investment purposes.
- Be prepared to provide ID, payslips and employment details, bank statements, proof of savings and details of any existing debts or investments.

4.

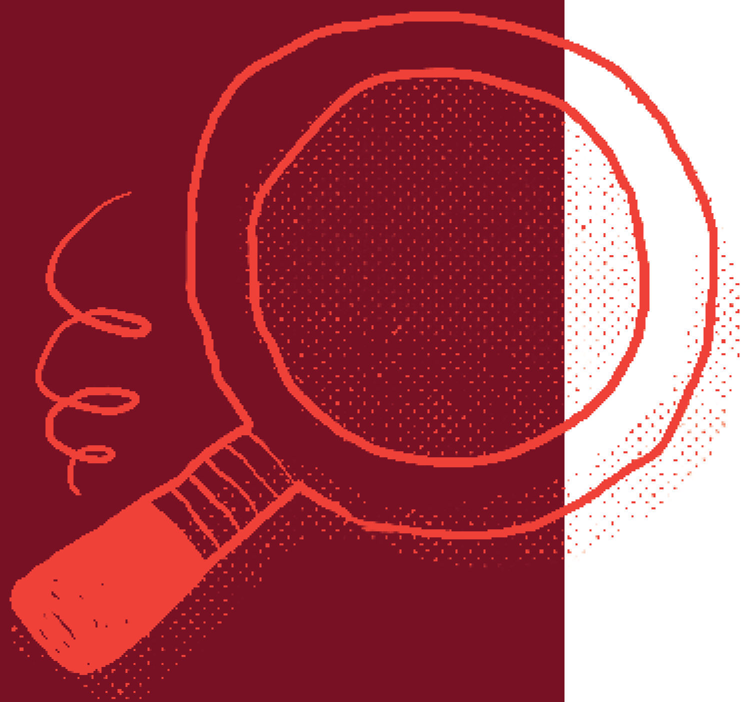
CHOOSE LOCATION & PROPERTIES

- Consider macro drivers such as the area's economic strength, population growth, average wages, environmental factors (flooding, bushfire, etc), Interest Rate trends, compliance and costs.
- Consider Micro drivers such as suburb infrastructure, amenities, schools, transport and planned developments. Also target a location with strong rental demand and growth potential.
- Once you have narrowed down your area with macro and micro due diligence, compare new build house and land packages against established properties for the best alignment with your investment goals.
- Choose the type of property that suits your investment strategy, house, townhouse or apartment.
- If considering new estates (like Eynesbury):
  - Look over their website carefully.
  - Review their masterplan, current amenities / infrastructure and expected completion of future amenities / infrastructure.
  - Review the estate design guidelines, which maintain appealing streetscapes.
  - Compare their house and land packages.
  - Ensure the developer is experienced and reputable.
- Create a shortlist of properties or house and land packages to inspect.

5.

CONDUCT DUE DILIGENCE ON THE PROPERTY

- Inspect existing properties or review floorplans, colour schemes, finishes and inclusions if building new.
- Check zoning, estate design guidelines, council restrictions and rental yield estimates as appropriate.
- For new builds always confirm build inclusions, timelines, warranties and potential variation costs.
- Always arrange a building and pest inspection before signing any contracts (for established homes), or a pre-handover inspection for new builds. If the property is part of a Strata Plan – also ask your conveyancer/solicitor to do a Strata search report.
- Review how the property fits your long-term goals, whether it's capital growth, rental yield or portfolio diversification.



6.

UNDERSTAND CONTRACTS & CONDITIONS

Always have a conveyancer or solicitor review all contracts and documentation before signing.

FOR PRIVATE SALES OR AUCTIONS:

- **If private sale:** You can negotiate conditions such as finance clauses, building and pest inspections and settlement timeframes to align with your investment strategy.
- **If auction**: Ensure you have pre-approval in place before bidding, as purchases at auction are unconditional. It's also important to undertake a Building & Pest inspection beforehand

FOR HOUSE AND LAND PACKAGES OR NEW BUILDS:

- Review the building contract and specifications carefully, confirm inclusions, potential variations and cost allowances that could affect your investment return.
- Pay close attention to construction timelines, practical completion dates, and warranty periods to plan your cash flow and rental commencement accurately.

7.

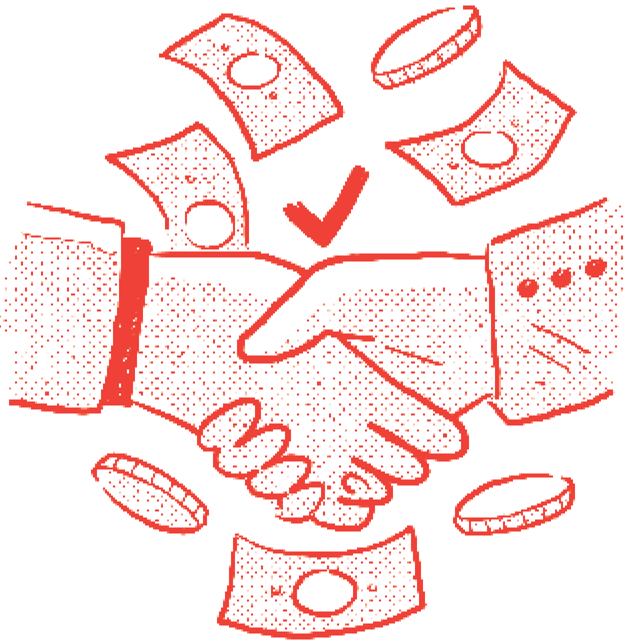
MAKE AN OFFER & PURCHASE

- **Understand the numbers**.
  Double-check rental appraisals, expected returns and cash flow forecasts before committing. This ensures the property performs as expected and aligns with your investment criteria. Your accountant and mortgage broker can assist with this.

- **Submit offers with confidence.**
  Have your pre-approval in place and ensure your deposit funds are readily available. For private sales, make your offer in writing and include appropriate conditions such as finance approval, building and pest inspections or due diligence clauses.

- **At auction:** Set a firm bidding limit based on your finance approval and investment goals and stick to it. Remember that purchases at auction are unconditional once the hammer falls.

- **For new builds or house and land packages:** Ensure both land and building contracts are reviewed and signed. Confirm inclusions, progress payment schedules, completion timelines and builder warranties.



8.

PREPARE FOR TENANCY

During the settlement period, it's a good idea to complete some preparatory work so you're ready to generate rental income from your investment property as soon as settlement occurs.

- Engage a qualified and licenced property manager to market your property, conduct inspections, screen prospective tenants and manage your rental property ongoing.
- Before selecting a property manager, review their experience, service inclusions, fee structure, online reviews and local market knowledge (look into how many properties they are personally managing and how many of those are in your area.
- Clarify your expectations for ongoing property management including fees, routine inspection schedules, maintenance procedures, future sales restrictions and communication methods.

9.

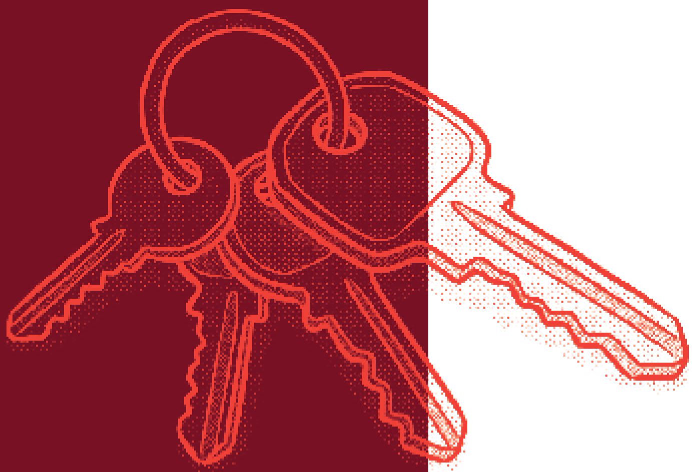
SETTLEMENT & PROPERTY HANDOVER

- Work closely with your mortgage broker to coordinate finance finalisation and ensure a smooth settlement. If purchasing under a trust or company, this includes confirming all structures are set up and compliant prior to settlement (or for some structures before Exchange).
- Your mortgage broker will finalise settlement with support from your conveyancer or solicitor. For new builds, this stage may involve handover upon practical completion.
- Organise post-settlement tasks, including transferring relevant utilities, arranging appropriate insurance and handing the property over to your chosen property manager for ongoing management.

10.

LONG-TERM MANAGEMENT & GROWTH

- Monitor rental performance and market value to ensure your investment continues to meet your financial goals.
- Maintain the property proactively, addressing repairs and planning for periodic upgrades or improvements to protect and enhance asset value.
- Reinvest profits strategically to support your long-term investment strategy.



VISIT OUR DISCOVERY & SALES CENTRE

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Open by appointment on Saturdays

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