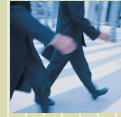




► You can outsource the technical part of a property purchase.



► You are good at finding the property, we are good at making it yours.



► Your property investment experience is our priority.



OVERSEAS INVESTOR

focus

○ SIMPLE | ○ STRAIGHTFORWARD | ○ RELIABLE



○ | Enjoy hunting for your new property while we take care of all the details:

- > mortgage finance
- > solicitor
- > property insurance
- > tenants, maintenance
- > tax returns and reports

Have you just found an investment property in Australia? Are you wondering what to do next?

No doubt about it, everyone loves looking at property. It's fun to imagine yourself living in the homes you find, and it's exciting to think about investment properties and work out what you can do to increase their value.

But for most people, that's all it is ... just imagining, because making the dream a reality all seems too difficult, especially when your property is overseas!

The mere thought of trying to coordinate the bank, solicitor, vendor, insurer, tenants, agent and others is overwhelming.

There's a mountain of paperwork to be completed for each one, and somehow you have to try to ensure that all the processes in the sale happen in the right order and at the right time. And all this when you're trying to work in two or more time zones!

Just imagine for a moment what it would be like to have someone who could take care of all these things for you. That would certainly make the whole process easier and more possible, wouldn't it?

PEACE OF MIND

When you engage our services, you can rest assured that the entire process is under control from the time you decide to buy right to the moment the purchase is finalised (settled).



You worked hard to find the right property, now we'll work hard to make it yours

First Floor
530 Little Collins Street
MELBOURNE VIC 3000
AUSTRALIA

+613 9909 7494 phone
+613 9909 7496 fax
+614 23 055 241 mobile
www.properfinance.com.au

**Proper
Finance
Solutions**

Why Proper Finance Solution?

Proper Finance Solutions is a finance broker firm with a difference. Our job is to take care of the time consuming and sometimes stressful part of the purchase process, freeing up your time for more important things. We do it by appointing and coordinating the parties involved:

- Mortgage lender
- Solicitor
- Building in pest inspectors
- Property insurer
- Property manager

What does this mean to me?

This means that you will:

- enjoy a smooth transaction that is organised by someone who does it every day
- save your time, energy and money by outsourcing the technical process
- have **ONE** point of contact throughout the process
- complete all application forms in **ONE** go
- receive all the legal documents from all the parties in **ONE** package
- be regularly updated on the progress via email or SMS
- be in control the costs as you receive our quotes before you make the decision



At Proper Finance Solutions, we take the stress out of your property purchase process because we look after the technical side of the transaction so you can devote more time for important things. You don't have to worry about deadlines, and you don't have to worry about dealing with any of the details.



PROPERTY PURCHASE COSTS

If you decide to take advantage of our package, you'll have control over all the property purchase expenses because you get quotes for all fees and charges - including your bank and solicitor's fees, stamp duties and other government charges, insurance premiums and mortgage interest rates. This not only helps you plan your finances, but also helps you calculate the anticipated return on your investment.

OUR FEES

Proper Finance Solutions charges a flat fee of 750 Australian Dollars for coordinating the entire property purchase process for you.

8 IMPORTANT POINTS

○ | GET YOUR FINANCE PRE-ARRANGED

It is recommended to have your loan pre-approved before you enter into a contract of sale with the vendor or real estate agent. It's also a good idea to show the purchase contract to a solicitor before you make an offer on the property. So don't sign anything until you've contacted us.

○ | PROPERTY SEARCH ASSISTANCE

If you don't have the time to search for a property, or if you're not familiar with the property market in Australia, we advise you to hire a buyers agent to help you select the right location and property type. Just let us know and we can arrange this for you.

○ | GET A TENANT IN AS SOON AS POSSIBLE

If the property you're buying is not yet tenanted, it's important to start searching for the tenants ASAP so that the rent starts as soon as the property becomes yours. That's why we organise a property manager to do this work for you once you enter into the purchase contract.

○ | USING PROVIDERS YOU ALREADY KNOW

When you purchase this package, you can still use your own professional service providers. So if you already have a solicitor in Australia or prefer a particular bank, we're happy deal with them.

○ | HOMEWORK

Do your homework and compare prices and services. We believe our package is unique and that it provides great value for money. It definitely simplifies your purchase and saves you money with the special offers

WHEN AND HOW SHOULD I GET STARTED

The best time to contact us is when you've found the property. Just [click here](#) or skip to the end of this brochure to complete the quote request. We'll get back to you within 2 working days with all the figures, recommendations and instructions. If you'd like an obligation-free consultation, please contact Anton Vdovin on +614 23 055 241 or email anton@properfinance.com.au

ONGOING SUPPORT

Our door stays open after your purchase settles.

Although we put all our effort into making your property settlement as smooth as possible, our job is not finished when you become a happy property investor. You can call us any time after settlement if you need assistance and support.

And if you have any questions after reading this, contact us now.

PROPER FINANCE SOLUTIONS

First Floor, 530 Little Collins Street

MELBOURNE VIC 3000, AUSTRALIA

Phone +61 3 9909 7494

Fax +61 3 9909 7496

Email enquiries@properfinance.com.au

When negotiating purchase terms with the vendor/agent, make sure you have a settlement period of at least 45 days (if you have your loan pre-approved) and at least 60 days (if the loan application has not been started yet). Remember, it takes time for the legal documents to travel overseas to be executed by you so the above timelines must be observed.

○ FOREIGN INVESTMENT LEGISLATION

You may need an approval from the Foreign Investment Review Board (FIRB – www.firb.gov.au) before you can buy a property in Australia, and we can explain how to obtain the approval if you need it. You must not enter into a contract to buy any property until you've ascertained if you need this approval. To do so may put you in breach of Australian law.

○ LIMITED RESPONSIBILITY

While we coordinate the different parties involved in your transaction, we have little control over their services. We select the providers who act in your best interests, but banks, solicitors, property managers and other parties are responsible for delivering their services in their own right. This means that we will not accept any responsibility for the suppliers failing to deliver on their promises.

○ SIMPLE | ○ STRAIGHTFORWARD | ○ RELIABLE

We keep your investment experience stress-free and hassle-free.

WWW.PROPERFINANCE.COM.AU

To: Proper Finance Solutions

Fax: +61 3 9909 7496

Quote Request Form

You can complete this form online by visiting the overseas investor page on www.properfinance.com.au

Name | _____

Country or Region | _____

Day-time phone | _____

After Hours Phone | _____

Mobile | _____

Email address | _____

Describe property you intend to buy
| _____

Property location (state, suburb/postcode) | _____

Price range \$A | _____

How much of your own funds do you intend to invest | _____

When do you expect to finalise the purchase | _____

Your occupation | _____ Self-Employed? Y / N

Your gross annual income | _____

I request a quotation and will need you to coordinate the following (please tick)

- Arrange mortgage
- Solicitor, legal work, conveyancing, settlement
- Building and landlord protection insurance
- Property management, tenants and maintenance
- Australian taxation and tax returns
- Currency conversion and transfers
- Buyers real estate agents

Comments/ Special Requirements: | _____

Please, fax this form on the above number.