Stuck at two properties. Then six in under 15 months.

A senior engineer and a specialist doctor with two kids. Incomes most banks would fight over. So why could they not buy a third property? The answer was hiding inside their loan structure.

2 → 6
PROPERTIES IN THE PORTFOLIO

3
OWNERSHIP STRUCTURES

<15
MONTHS FROM RESTRUCTURE TO SIX

THE CLIENTS

An engineer, a doctor and two kids.

He is a senior engineer on a major infrastructure project. She is a specialist doctor in the public system. Two children. Two properties. The owner-occupied family home and one investment property held as part of a retirement plan for her parents.

On paper they could borrow again tomorrow. The incomes were there. The equity was there. The goal was there: a portfolio that funds the kids' future and their own exit from full-time work.

THE GOAL

A portfolio, not a pair of properties.

Grow past two properties without each purchase closing the door on the next one. Protect the parents' repaid portion on the retirement asset through any change. Use every policy their professions qualified them for.

THE CHALLENGE

Strong incomes. Stuck structure.

Every loan sat with one bank and every loan was cross-collateralised. Both properties secured all of the debt. Sell one and the bank decides where the proceeds go. Refinance one and the bank revalues both. Draw equity and the bank assesses the whole position on its terms.

The equity existed. They just could not reach it. And one more thing sat unused: as a specialist doctor, she qualified for a higher-LVR lending policy with LMI waived. Their bank held the loans. It never offered the policy.

> They did not have an income problem. They had a structure problem. Banks cross your loans for their security, not for your strategy.

THE PLAN

Three moves.

Each move opens the next. Uncross the debt. Use the policy their bank ignored. Then build across structures that do not compete with each other.

1

UNCROSS EVERYTHING

Refinance both properties as standalone securities so no loan touches the other property. Savings reduced the home loan on the way through. A separate equity split released $470,000, sitting in offset and ready to deploy as deposits. The parents' repaid portion on the retirement asset was ring-fenced through the change.

2

USE THE MEDICAL PROFESSIONAL POLICY

Some banks lend to specialist doctors at higher LVRs with LMI waived. Most do not. We took the position to three banks that offer the policy and compared them on the full requirement list. One cleared everything: it lent under trusts, carried the strongest borrowing capacity and paired the waiver with full offset and redraw. That bank won the business.

3

BUILD ACROSS THREE STRUCTURES

Two properties in personal names. Two under a family trust, with rent covering the lending. Two inside an SMSF. Their incomes meant super held enough for two purchases and another $200,000 in surplus, kept aside for diversified investments, insurances and contingencies. Responsible SMSF lending leaves fuel in the tank.

WHY IT WORKS

Three structures. Three lenders.

Three structures, each matched to a different lender and assessment. The trust is assessed on its own rental income. The SMSF runs on super contributions and rent. Each purchase leaves the next one open. That is the difference between buying properties and building a portfolio.

RESULTS SO FAR

Two became six. Seven is funded.

6

PROPERTIES HELD ACROSS THE FAMILY GROUP

2 + 2 + 2

PERSONAL NAMES · FAMILY TRUST · SMSF

$420,000

FRESH EQUITY RELEASED FOR PROPERTY SEVEN

Uncrossed. Both properties refinanced as standalone securities, with $470,000 released into offset and ready to deploy as deposits.

Rebanked. The file moved to a bank that offers the medical policy: higher LVR, LMI waived, trust lending and full offset and redraw.

Built. Six properties across personal names, a family trust and an SMSF, with $200,000 held in surplus. A renovation and revaluation on the family home released another $420,000. Property seven is already funded.

HOW THE SIX ARE HELD

STRUCTURE	HOLDS	THE JOB IT DOES
PERSONAL NAMES	2	The family home and a growth asset. The foundation the rest is built on.
FAMILY TRUST	2	Rent covers the trust's own lending, so it carries itself.
SMSF	2	The retirement build. $200,000 held in surplus for contingencies.

Figures are based on actual outcomes and current valuations at the time of writing. They are not a guarantee of future outcomes.

WANT A PLAN LIKE THIS?

Start with 15 minutes.

A fit call with the Stratega team. No pitch and no obligation. We work out whether your equity, income and goals support a portfolio of your own. If the fit is right, the next step is a free Discovery Call with Dion.

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