From one home to a $5.5M portfolio plan.

A three step strategy designed around a Brisbane family. The first property settled below 70% LVR. The second under contract. Each move structured so the next one stays possible.

$1.5M → $5.5M
PROJECTED PORTFOLIO VALUE

65%
TARGET PORTFOLIO LVR

3
SEQUENCED STEPS

THE CLIENTS

A Brisbane family with capacity.

Two working professionals. One owner-occupied home with substantial equity. Two children. A clear goal that goes beyond a single transaction.

They wanted to build a property portfolio that funds early retirement and sets up their children's future. They had the income and the equity to do more than buy one investment property. What they needed was a structure that would not stall them after the second purchase.

THE GOAL

A four property portfolio in five years.

Build to a four property position over the next five years. Pay down the owner-occupied home in the same window. Prioritise capital growth over immediate cash flow, in line with their income and life stage.

THE CHALLENGE

Capacity today. Constraints tomorrow.

Most investors stall after property two. The reason is rarely the market. It is the structure. The first loan was set up for a single home buyer, not a portfolio builder. Without a deliberate restructure, the same equity that opens the door to property two ends up locked behind the door of property three.

The clients had options. What they did not have was a sequence.

> A portfolio is not built by stacking one purchase on top of another. It is built by sequencing structures so each move makes the next move possible.

THE PLAN

Three sequenced steps.

Each step releases the next. Different structures. Different lenders. Different lender criteria. This is how a portfolio scales without hitting a wall at property two or three.

1

REFINANCE AND EQUITY RELEASE

Resize the owner-occupied lending so principal and interest repayments service only the original home debt. Release the balance of equity under a dedicated investment facility, set to interest only, with funds held in offset until deployed. Cash flow stays neutral. Investment capital sits ready.

2

A SPECIALISED INCOME ASSET

Deploy part of the released equity into a rooming house, structured under a company and trust. Modelled at $1,500,000 with target lending up to $999,999. Conservative rent of $2,100 per week. Assessed on its own rental income, this asset opens access to lenders that suit specialised property and widens the options for the next purchase.

3

A DIVERSIFIED INVESTMENT PROPERTY

Acquire a growth-oriented investment property in personal names. Modelled at $900,000 with $650 per week rent. Add a second dwelling on the same title at a build cost of approximately $450,000. Manufactured equity uplift modelled at $500,000 once complete.

WHY IT WORKS

Three structures. Three lender pools.

Each structure is matched to a different lender and a different assessment. The company and trust structure holds the specialist asset, assessed on its rental income. The investment property leverages residential lending. The owner-occupied facility is sized down to free cash flow without losing the home. Three lenders, three approaches, so one purchase does not close the door on the next.

RESULTS SO FAR

Two steps done. Step three under contract.

$1,435,000 ROOMING HOUSE SETTLED · SUB 70% LVR	$880,000 SECOND PROPERTY UNDER CONTRACT	~$1.77M MODELLED END VALUE ACROSS STEP THREE

Step 1 complete. Equity released, offset facility live, owner-occupied repayments reduced.

Step 2 complete. The rooming house settled at $1,435,000 with a sub 70% LVR. Below the modelled lending and below the modelled price.

Step 3 in progress. The second property is under contract at $880,000 in personal names. The build will follow at approximately $450,000. End valuation is modelled at $920,000 for the new dwelling and $850,000 for the original house on the same title.

PROJECTED PORTFOLIO OUTCOMES

MEASURE	STARTING POSITION	TARGET POSITION
TOTAL PORTFOLIO VALUE	$1,500,000	$5,500,000
TOTAL DEBT POSITION	Baseline	Approx. 15% lower
COMBINED PORTFOLIO LVR	Higher	65% target

Figures are based on modelled assumptions and current valuations. 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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