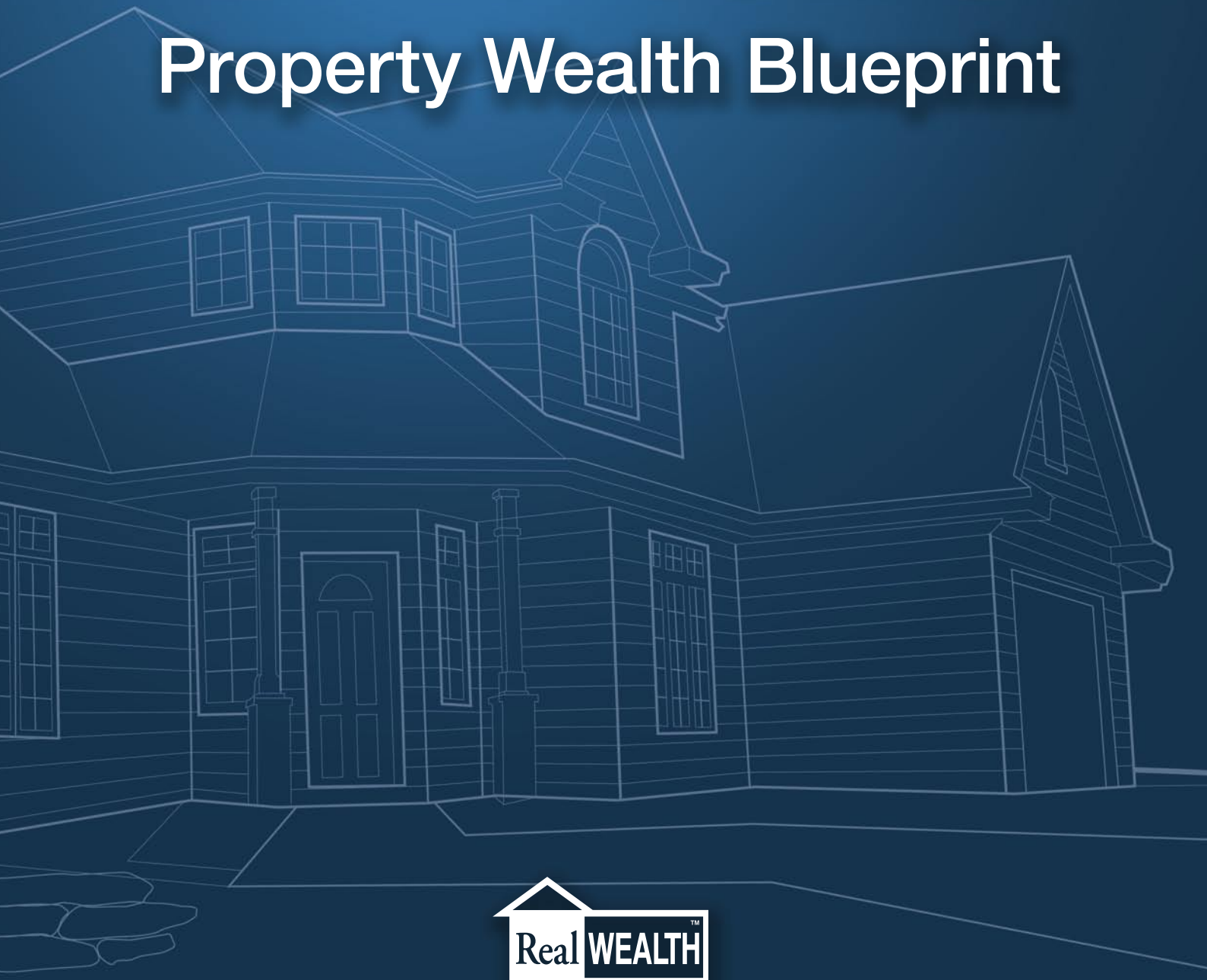


How to Buy 10 Properties in 10 Years

Property Wealth Blueprint



How to Buy 10 Properties in 10 Years – Property Wealth Blueprint

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The information is not intended to be a vehicle for the provision of investment and related advice to you. Helen is not giving you legal, accounting, investment, real estate, valuation or financial advice. The information contained in this booklet will not be effective unless you obtain appropriate independent professional advice and do the necessary research and due diligence in respect to your own personal financial position and lifestyle.

You must be cautious about making investments where your decisions are not based on sound research and independent professional advice as it is not only risky but can be disastrous.

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Introduction

If you're looking for ways to get rich quick, then I have to be completely honest: you've come to the wrong place.

I'm not about get-rich-quick schemes and I don't claim to have the latest "no-lose, risk-free, no-money-down" strategy that will transform your bank balance from zero to hero in no time.

There's a very good reason for this: it simply doesn't exist!

There is no way to build real wealth in a way that is safe, practical and achievable, without investing a significant amount of your own time and effort – and yes, a little bit of money too – into the process.

But if you are genuinely committed to changing your life, by building a quality property portfolio that will grow your wealth position and give you financial freedom, then I've got great news for you!

I'm here to show you how to show that it is possible for the average, every-day Australian to become wealthy through real estate.

After all, that's precisely what I did!

In this **Property Wealth Blueprint**, I'll let you in on the secrets to my success, so you can learn how to grow your asset base and improve your wealth for the long-term.

I'll provide you with a methodical, logical process to help you secure your financial future in a systemised way, so that you can avoid making huge financial mistakes.

And I'll reveal the risk-mitigations strategies that I've personally used over the years to take the "fear" out of investing.

For far too many people, fear is the only thing that is holding them back from taking the plunge and buying their first investment property – but once you know my 'tricks of the trade', fear will never hold you back again!

Tired of the Get Rich Quick Schemes?...

If you are tired of all of the "get rich quick" schemes and the snake oil promises flashed around in property investing, then you're on the right track.

The **How to Buy 10 Properties in 10 Years – Property Wealth Blueprint** is a realistic, proven method that I've personally used to amass a property portfolio worth over \$8m. This has allowed me to retire at the ripe old age of 39, as the five-figure rental income we earn from our portfolio more than covers our lifestyle expenses.

It won't make you rich overnight, but it will provide you with a safe, consistent pathway towards creating real wealth through real estate. Who could ask for more than that?

Until next time...happy investing!

Helen Collier-Kogtens

Author and investor

Helen's Story: From Racking Up Credit Card Debt to Financial Freedom

Before I begin, I should fill you in a little bit on my own background.

Nine years ago, I was working the 9-5 and I had very little to show for myself. My personal debts were piling up and I had no assets to my name or savings in the bank. Even my second-hand car, which wasn't so crash hot, was financed.

Put simply, I was in a financial mess.

These days I am financially independent, with a multimillion dollar property portfolio and a 5 figure monthly income and I couldn't be happier.

Through the **10 in 10 Property Wealth Strategy**, my husband Ed and I have the luxury of living the life that we want – without the constraints of working for someone else to generate an income.

We have a multi-million dollar property portfolio, from which we earn a five-figure monthly rental income.

We work because we want to, not because we have to.

And we can spend as much time as we like with our beautiful baby girl Alexandria, who truly is the light of our lives!



Best of all, we never have to work a day in our lives, ever again. The only reason we choose to work in our business, Real Wealth Australia, is because we are so passionate about helping others achieve the kind of success that we've been able to accomplish.

It's not rocket science – it really isn't that complicated to create wealth through property. You just need to know the right steps to take to get there.

Our journey from being broke and in debt to becoming multi-million dollar property owners fills an entire chapter in my new book, "*How to Start Creating Real Wealth through Real Estate*", but I'll give you the abridged version here!

It all began one day, nine years ago, when Ed and I went on holidays. When I say holidays, I mean: we packed the dogs into the car and went camping for the weekend.

There, around the campfire eating our tinned beans and toasted marshmallows, we started discussing our future and we realised that we both wanted more out of life.

We also knew that we'd want to start a family one day and I didn't want to face the prospect of leaving my new baby in childcare because I couldn't afford not to work.

We were sick and tired of living from paycheck to paycheck and decided that enough was enough. We knew we wanted to create a future where wouldn't be tied to a job for the rest of our lives – but how?

The **10 in 10 Property Wealth Strategy** was born out of that weekend.

Back then, we didn't have a strategy – we just knew that we had to take drastic action!

We began by creating a budget – something we had been too afraid to face – and the reality wasn't pretty. Although we were both earning good incomes, we were also both

good spenders – we had several personal debts, including high-interest credit cards that were chewing through our disposable income. Our first priority was to clear those debts.

Eventually we paid off these debts and decided to buy our first home. Despite a few stumbling blocks – the worst of it being that we didn't know about stamp duty, so had to borrow an emergency stash of \$12,500 to pay the stamp duty bill! – we settled on our first home shortly thereafter. It was a modest three-bedroom home in Melbourne and we were thrilled.

And then, we caught the bug. We discovered the property is addictive. Now that we had successfully bought our first home, we wanted more!

Over the next two years we bought six investment properties. During this “accumulation stage”, we kept things very simple and lived as cheaply as we could, in order to service our growing property portfolio. I can tell you, it's no fun living off baked beans – but we were determined to get ahead.

Hitting the financial brick wall...

We were all geared up and ready to purchase our seventh investment property, when the bank called us with unexpected news.

“I'm sorry,” they said, “but we can't lend you any more money. You're too highly leveraged and it's too much of a risk for us to finance another property purchase.”

I was stunned and to be completely honest, I was also crestfallen. I was determined to dig myself out of the financial hole that I'd created and now the bank was standing in my way. Even though we could afford to make the repayments on more loans, they simply weren't willing to extend any further funds our way.

Not to be deterred, we decided to learn more about risk and how the banks really operate. As a result, we fine-tuned our approach.

We began researching joint ventures and **positive cash flow properties** and it was like a light bulb had been switched on. Before too long, we realised that this was the key to growing our portfolio.

We isolated some opportunities that generated cashflow back to us - rather than costing us money as our negatively geared properties did - and the bank suddenly changed their tune.

Instead of saying “no more”, they were now asking:

“Is another million enough?”

We quickly added six more positively cash flowed properties to our portfolio. Now we had 12 properties in our portfolio that were almost neutrally geared. And that was only the beginning...

We used the **10 in 10 Strategy** to keep buying and grow our asset base, because by then we had realised that the formula we’d developed could be **replicated indefinitely**.

In other words, as long as we kept buying one positive cash property for every capital growth property then the banks would continue to give us finance.

Our property acquisitions haven’t simply helped us to get ahead – they’ve completely transformed our lives.

How the 10 in 10 Strategy Works...

The 10 in 10 strategy really is all about balance.

You've probably heard other investors and property experts talk about different strategies over the years and most of them have their good and bad features.

In general, most people buy for capital growth or for positive cash flow.

Capital growth properties are those that are located in high-growth areas, where there is constant and increasing demand for accommodation, but where supply is limited.

A prime example of this is inner cities, where virtually all of the land has been developed and therefore no more properties can be built, unless you knock down a house and construct a block of apartments.

Capital growth properties, by definition, will increase in value at a faster rate than their regional counterparts and buyers will pay a premium to access this growth.

Therefore, the cost of owning the property (including mortgage interest, council rates and other expenses) is often more than the rental income that you receive, so you'll have to chip in money from your own pocket each month.

This is known as “negative gearing”, because most of the costs that you incur that are not covered by the rental income, can be claimed as a deduction against your income tax.



Example: You buy a house for \$350,000 and the weekly cost for mortgage interest, council rates, property management fees and insurance is \$525. The rental income is \$450. Your shortfall is \$75 per week, which can be deducted at tax time against your income tax.

Positive cash flow properties are the exact opposite of negatively geared properties. They are most often located in regional towns and they are the types of investments that actually generate more income for you each week than they cost you to maintain.

Any additional income that you receive must be declared on your tax return and you'll be required to pay income tax on those earnings.



Example: You buy a house for \$280,000 and the weekly cost for mortgage interest, council rates, property management fees and insurance is \$340. The rent that you receive is \$400. The property generates a positive cash flow to the tune of \$60 per week, which you will be required to pay tax on (according to your personal income tax bracket) at end of financial year.

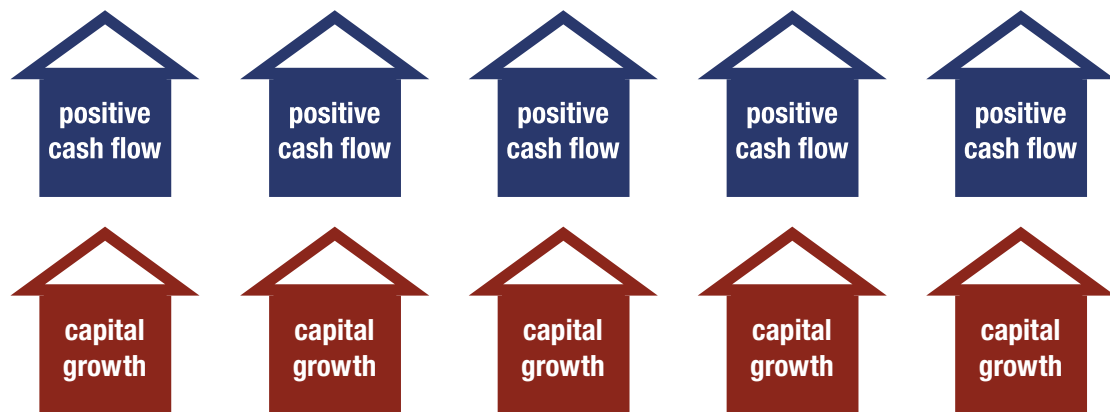
As you can see, the type of property that you buy can have a huge impact on your lifestyle. If you buy four negatively geared properties, for instance, you'll be forking out hundreds of dollars per week in order to finance your property portfolio. That's not exactly a stress-free pathway towards creating real wealth!

On the other hand, if you buy only positive cash flow properties, you'll enjoy the immediate benefits of the small amount of extra income – but you'll have to pay tax on whatever you earn and you're less likely to reap the benefits of capital growth.

So: why not have your cake and eat it, too? I mean, what's the point of having cake if you can't eat it anyway?!

The reality is, you need positive cashflow in your portfolio. You also need capital growth properties. Together, they work together to balance each other out and create a neutrally geared portfolio.

The goal of the **10 in 10 Property Wealth Strategy** is to create a portfolio that includes a balance of both negative and positive properties.



The aim of the game is to combine the two strategies into one powerful combination.

The income that is generated from your positive cashflow properties serves to cancel out the added expenses that you need to pay for with your negatively geared properties.

The end result? A neutrally balanced portfolio. In the long run, you will eventually **replace your income** with positive cash flow properties, but you'll **get rich** off the capital growth properties.

So how do I know that this actually works? Because I'm living proof of the outcome – this is how I built my own portfolio! I used the **10 in 10 Property Wealth Strategy** to replace my income and retire, financially free, by the tender age 38.

Although I actually went a little further and did around 20 properties in 8 years because I am an eager beaver. However the principle is exactly the same as I have maintained a completely balanced portfolio.

The Power of Replication...

The most powerful aspect of this strategy is that it can be replicated indefinitely. Provided that you continue to build your portfolio in a balanced way, you could continue adding properties until you have 10, 12, 15 or even 20 houses in your portfolio!

This is a tried and true formula for success and I know this because I am walking the walk, not just talking the talk. For the last few years my students have reaped the rewards of our hard-earned learning curves as my husband Ed and I fine-tuned this strategy over the years – and now you can as well.

The Fast Track to Financial Freedom

The 10 in 10 Property Wealth Strategy provides a simple formula for success. As I said, it's not rocket science – and that's the whole point. Making money from property is quite easy, if you're prepared to put in the hard yards and do the research.

Consideration 1: Research

The average amount of time that a person spends researching, viewing and evaluating a potential property deals is generally about about 20 hours from beginning to end.

Let's say that, as a worst-case scenario, you spend 40 hours tracking down your next investment. Can you spare less than 45 minutes per week to dedicate towards creating your own financial independence? It's a no-brainer, right?

The trick is to make sure you do the right sort of property research so you make sure you find a high performance property - and don't get stuck with a lemon!

Consideration 2: Finance

Many people, including seasoned investors, make the mistake of thinking that buying property is all about bricks and mortar.

In actual fact, that's an illusion: property investing is all about finance. If you can't convince a bank to lend you money, then you're at a standstill – which is why this strategy is so effective.

If you actually make a positive return from your portfolio the banks are much more likely to keep you lending you money because they know if your income situation changes you will still be able to meet your mortgage repayments.

That's why for each negatively geared property you buy, you also add a positive cash flow property to your portfolio, so that the shortfall from one investment is neutralised by the extra income generated by the other. You can fund the deposit and associated buying costs with a mix of savings, tax returns and equity.

Consideration 3: Putting plans into action

The **10 in 10 Property Wealth Strategy** is all about buying one property per year, every year, for 10 years.

For the sake of this example, let's assume that each property that you buy is worth \$350,000.

For the sake of simplicity, I won't take into account interest rate fluctuations, mortgages, rent, expenses and capital growth – let's just focus on the how the strategy works.

10 properties bought over 10 years



NOTE: If you somehow managed to pay all of these 10 properties off, you would be earning a significant rental income each year.

At a yield of 10%, your rental yield would be \$350,000 per year.

Under a worst-case scenario of 5%, your rental yield would be \$175,000 per year.

Once you get to year 10, you will have a portfolio worth \$3.5m.

At this point, you can elect to sell two, three or even four properties from your portfolio, so that you can use the proceeds from these sales to pay off the balances on your remaining mortgages.

Keep in mind that the general rule of thumb with property is that it doubles in value every 7-10 years.

Therefore, the properties that you bought early on should be worth double by the time you reach your ninth and tenth property purchase. You may decide to sell some of the properties that you bought earlier in the cycle and use the proceeds from the capital growth to pay off the mortgages of your newly purchased properties.

How many properties you sell will depend on the capital growth your portfolio has experienced and where you've bought.

The ultimate goal is to pay off all of your remaining mortgages, so that you can increase your cash flow – and ideally, quit your job and live off the rental income.

How do I know that this works? Because I've done it myself! However, as mentioned Ed and I really went gangbusters and we bought 20 investment properties. For anyone who is really motivated and feels that they could buy more than one property per year in a balanced way, it is very doable. You'll end up with a larger portfolio worth \$7m and when you sell some properties, you'll have a larger pool of rental income flowing in.

Even if you stick to the strategy of buying 10 properties in 10 years, the result will be a multi-million dollar portfolio with potentially very little or no debt and a massive cash flow.

It's really quite a simple strategy and anyone can do it. Through our mentoring program we discuss the finer points of the strategy in more detail, as the real key to success lies in the properties that you invest in. There is no "right" or "wrong" answer as the best types of assets will be strategic choices, in relation to your personal situation and finances.

To make sure you really understand the underlying principals of this formula, let's look at an example:

Example: You buy 10 properties over 10 years, with each property costing \$350,000. You therefore have a portfolio worth \$3.5m.

You make the decision to sell 4 properties. Due to capital growth, the properties that you bought early on are now worth \$6-700,000 each, so the proceeds of your sales are enough to pay off **ALL** of the mortgages on your other 6 properties.

You now have no debt remaining on your entire portfolio of 6 properties, which is worth around \$2.5m, thanks to capital growth.

Best-case scenario: \$2.5m @ 10% yield = \$240,000 income/year.

Worst-case scenario: \$1.25m @ 5% yield = \$125,000 income/year.

The net result is you can now quit your day job and live off your rental income.

There's no magic trick, no quick rich scheme – it's simply a safe, measured and practical method of building real wealth through real estate.

The Risk-Free Formula for Wealth Creation

Most property investors experience fear at some point. Usually, it stems from anxiety over the magnitude of the purchase you're about to make: most of us are not accustomed to dealing with transactions worth hundreds of thousands of dollars, so it can push you right outside of your comfort zone!

Also, when you're first starting out, you may be fearful about what you don't know about property investing. If your fear is severe enough, it may even hold you back from moving forward with property investing altogether.

One of the main ways you can overcome fear is through education. With the right education and mentoring, you can learn the ins and outs of property investment so that you're no longer "flying blind". Therefore, you'll begin making decisions based on sound economic principles, facts and figures – not just your gut feeling that "real estate makes a good investment".

We estimate that we've spent around \$100,000 on our financial and investing education over the years and as far as we're concerned, it's money well spent. That's because now we are financially free, with complete liberty to live our lives as we wish without having to slog off to work each day.

We have also built a wide margin of safety into our portfolio so that we're ready for whatever challenges the economy and the property market throws at us. For instance, if there is a 20% market downfall in property values, we know that we'll be fine.

This is because we have established a significant cash buffer to guard us against any major market movements. It's our way of making sure we don't have all of our eggs in one basket and means that we can "sleep easy" at night.

There are other risk mitigation techniques that we have used and that you can too, to alleviate any stress or anxiety you have to do with property investing.

The best way to get rid of your anxiety is to identify the risks and then work out ways to eliminate them. For instance:

Risk #1: What if I can't find a tenant?

You'd be surprised at how common this fear is, despite the fact that millions of Australians rent each year! There are steps you can take to minimise this risk. For instance, you might only buy property in areas that have a strong rental population (this information is freely available from sources such as the Australian Bureau of Statistics). Also, having a qualified, experienced property manager on your team will help you to ensure your property is tenanted year-round.

Risk #2: What if my tenants destroy my property?

This is where a good Landlords Insurance policy comes into place. For the sake of a few hundred dollars per year, you gain the knowledge that, should your tenant maliciously damage the property, you're covered for repairs and loss of rent while the repairs are being carried out. It's a worthwhile investment as it provides invaluable peace of mind. I don't understand why a property investor would ever consider not getting landlords insurance!

Risk #3: What if interest rates go up?

Although this is a very real fear, the Reserve Bank and individual lenders decide interest rates movements, so you have no control over it. What you can control, however, is

your own situation – so if rising interest rates are a concern for you, make sure you develop a cash buffer/reserve to deal with any unexpected expenses. Or, opt for a fixed rate mortgage. Don't forget that you can also increase your rent in line with the market, so while interest rates may go up, your rental income may increase as well.

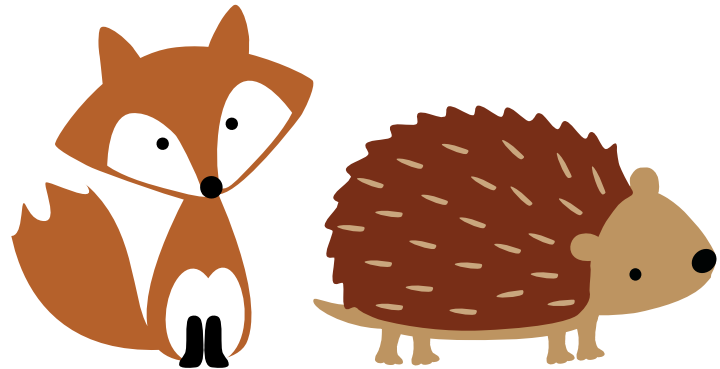
Risk #4: What if I buy a dud investment?

It happens: we've been there before and it's not ideal. But if you develop a clear exit strategy before you begin investing, you'll know what you do if your property doesn't perform as you'd hoped.

Many years ago, Ed and I bought a positive cash flow property in WA. It was rented for \$330 per week to a government tenant and put an extra \$40 in our pocket each week. However, I hadn't done enough research, so when the current tenant moved out – and the property was listed for rent on the open market for just \$260 per week – we were devastated. Our positive geared investment flipped to a negatively geared property in a matter of days.

Our exit strategy in this instance was to sell, as we had bought the property purely for cash flow – and as a negatively geared investment, it just didn't fit in our portfolio. Fortunately we sold for a small profit and we continued on our investment journey. You may face similar bumps in the road: the most important thing you can do is prepare for them beforehand, so that if and when they do appear, you know how to get things back on track.

The Fox and The Hedgehog Investor: Which Are You?



In his famous 1953 essay, “The Hedgehog and the Fox”, philosopher Isaiah Berlin divided the world’s population into two distinct categories: hedgehogs and foxes.

His essay was based upon the ancient Greek parable, “The fox knows many things, but the hedgehog knows one big thing.”

The fox is a cunning creature that is able to devise many complex strategies to sneak up on the hedgehog. Foxes build their knowledge and skills by drawing on a wide range of experiences, but as a result, **they tend to know a little about a lot.**

On the other hand, hedgehogs view the world through the lens of a single defining idea. Rather than knowing a little about many things, **they know a lot about one thing.**

In Jims Collins’ book ‘Good to Great’, he references the story of the hedgehog and the fox when discussing great leaders:

“Day in and day out, the fox circles around the hedgehog’s den, waiting for the perfect moment to pounce,” Collins writes.

“Fast, sleek, beautiful, fleet of foot and crafty – the fox looks like the sure winner. The hedgehog, on the other hand, is a dowdier creature, looking like a genetic mix-up between a porcupine and a small armadillo. He waddles along, going about his simple day, searching for lunch and taking care of his home.

“The fox waits in cunning silence at the juncture in the trail. The hedgehog, minding his own business, wanders right into the path of the fox.

“‘Aha! I’ve got you now!’ thinks the fox. He leaps out, bounding across the ground, lightening fast. The little hedgehog, sensing danger, looks up and thinks, ‘Here we go again; will he ever learn?’

“Rolling up into a perfect little ball, the hedgehog becomes a sphere of sharp spokes, pointing outward in all directions. The fox, bounding towards his prey, sees the hedgehog defence and calls off the attack. Retreating back to the forest, the fox begins to calculate a new line of attack.

“Each day, some version of this battle between the hedgehog and the fox takes place and despite the greater cunning of the fox, the hedgehog always wins.”

This story illustrates the different ways in which we view and interact with our world.

Foxes have a scattered, continually evolving their approach – and consequently they become a jack-of-all-trades, but a master of none. They are like the habitual ‘opportunity seeker’.

Hedgehogs are able to simplify their complex world into a single, organising idea – they can “see what is essential and ignore the rest”. They can learn how to do one thing and do it very well.

Which strategy or personality type do you think makes a more successful property investor? And more importantly...

Which one are you: a hedgehog or a fox?

More Great Property Investment Resources from Real Wealth Australia.

Getting Started in Property Investing - The Right Way (Revised Edition)

Want to Avoid the Costly Mistakes Most People Make when Getting Started in Property?

If you are starting out in property and want a clear guide to getting started the right way and avoiding the costly mistakes that most people make then this resource is for you.

Here's some of what you get with this CD-ROM:

How To Use This Guide: A 20 minutes audio presentation on how to get the most out of your new Getting Started In Property Investing – The Right Way CD-Rom

Audio: *How to Replace Your Income with Positive Cash Flow Property and Still Enjoy Capital Growth*

Debt Reduction Strategy: To help you improve your cashflow.

The Essential Budget Planner:

A powerful tool to maximise your cashflow for investing – achieve your investment goals fast.

S.M.A.R.T Goal Setting Planner: Set realistic yet powerful goals you actually achieve!

The 17 Critical Steps to Successfully Investing in Property: Discover simple secrets to investing with confidence and clarity.

The 10 Keys to Unearthing Profitable Property Deals Most People Never Find: Discover the “insider secrets” of how ‘pro’s’ research the property market and unearth “hidden deals” most investors don’t find...

2 Ebooks: *45 Mindset Secrets of the Wealthy, Top 21 Property Finance Strategies that Make a Big aDifference*



Get your hands on years of hard won property investing knowledge all in one easy to use package.

The Ultimate Property Resource Guide (Revised Edition)

Fast Track your way to property wealth.

Why do things the hard way? This user friendly CD-ROM reveals essential property investing knowledge gleaned from years of “in the trenches” property investing in the real world. All distilled down into one easy to use resource guide. Quite simply, the essential property investing knowledge contained in this CD-ROM would take years to discover on your own.

What you will discover on this resource CD-ROM:

How to build your team of experts fast: The questions you MUST ask before hiring an accountant, mentor, mortgage broker and property manager. (Without asking these questions you could end up with some one who does not understand your needs as an investor.)

Audio: *How to create a portfolio of 10 properties in 10 years, the simple path to replacing your income.*

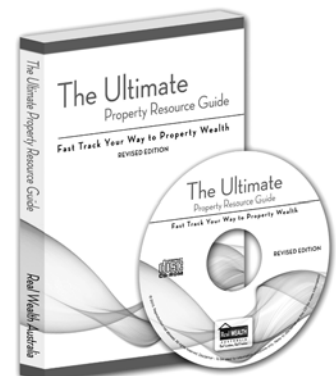
How to buy right and find a diamond property:

- Create your own buying rules that suit your lifestyle
- Find the right area to invest in
- Important: What you must consider when buying off the plan

- Getting the right deposit bond every time
- A property inspection report to ensure you don't miss a thing
- DIY building inspection report to ensure you don't buy a lemon

Get the knowledge to protect your investment:

- How to research property investing 'hot spots' the right way
- What questions to ask if you are researching a town remotely
- What to ask the council to make sure the town is “ripe” for investing
- 10 questions for finding the perfect tenants
- A simple tax template to save you big bucks at tax time



PLUS MUCH MORE...

Visit www.realwealthaustralia.com.au to get your copy today.

More Great Property Investment Resources from **Real Wealth Australia.**

47 Biggest Mistakes made by Property Investors and How to Avoid Them

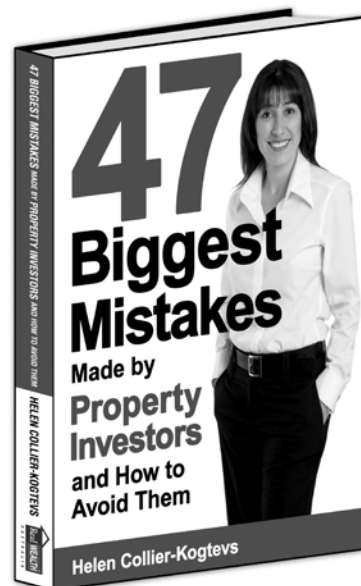
Cut years off your learning curve and avoid deadly ‘cash eating’ mistakes with the shortcut confessions of a ‘Pro’ investor...

This hard hitting 210 page book is jam packed with essential property investing information that would takes years and tens of thousands of dollars to discover on your own.

- Why cash flow is literally the key to building unstoppable momentum and creating a lasting property portfolio that makes you rich faster!
- Think that having all your accounts and loans with the one bank means they'll look after you? Not so – discover the shocking truth about this massive risk.
- Why the time you invest in research is the most profitable time you will ever spend and why being lazy about your research costs you big time.

PLUS... Essential tools, resources and user friendly templates that make your investing job a breeze...

- The 17 critical steps to successful property investing. Learn the easy to follow “take you by the hand” step by step formula to real property wealth for you and your family.
- The 10 keys to research. Discover little known yet simple shortcuts to get your research done extra fast.
- Set your buying rules. Why not every property is right for you and your situation and how to zoom in with laser sharp focus on the properties that are right for you.
- Plus so much more...



“This book is Un-put-down-able” Nila Sweeney Editor, Your Mortgage Magazine

The Mentor

Join Property Investor Helen Collier-Kogtevs as She Mentors 3 Groups of Property Investors To Successfully Invest in Residential Property

Helen Collier-Kogtevs’ friends laughed at her when she told them she was going to become a self made millionaire.

After all, she was just a normal girl from the Northern suburbs of Melbourne up to her eye balls in consumer debt and certainly no smarter than anyone else.

However within seven years she had proved them all wrong and built a multi – million dollar property portfolio from scratch, allowing her to give up her day job and never work again.

Whether you’re just getting started in property or you already have a few under your belt, Helen says it’s possible for YOU to achieve financial independence through property if you get educated and take action.

Watching “The Mentor”, which follows three groups of investors as Helen guides them along their path to financial freedom, will be your first bold step.



Empowering Property Investors to Fast Track Their Way to Financial Freedom

Visit www.realwealthaustralia.com.au to get your copy today.

More Great Property Investment Resources from **Real Wealth Australia.**

How to Start Creating Real Wealth through Real Estate

Ten years ago, Helen Collier-Kogtevs was rapidly climbing the career ladder in a busy, well-paid job, but was thinking about giving up work to start a family with the love of her life.

It was then that it hit her - she had no savings or real assets (designer shoes and handbags don't count). Worst still - she had credit card debt and personal loans that required her full-time salary to service.

Fast-forward a decade and Helen has a multi-million-dollar property portfolio, a rewarding property education business and a lifestyle that allows her to spend as much time with her beautiful baby daughter as she chooses.

How did she do it? And more importantly, how can YOU do it too?

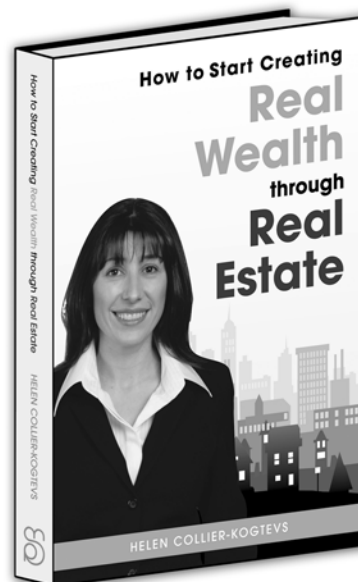
In *How to Start Creating Real Wealth Through Real Estate*, Helen Collier-Kogtevs takes you by the hand and leads you step by step through the early stages of property investing.

One thing you learn early on is that, surprisingly, successful investing is not about the property! You don't start building your portfolio by hopping onto realestate.com.au and choosing the latest two bedroom townhouse.

It's about the finance. You start by taking a look at yourself and also how others view you. What is your credit rating? Are you a good risk? How can you become a better risk so that you can secure the finance you need to execute a sound investment strategy?

There's no better time to get started creating REAL WEALTH through REAL ESTATE.

What are you waiting for?



Visit www.realwealthaustralia.com.au to get your copy today.

Retire Financially Free With 10 Properties in 10 Years With Step-by-Step Guidance From Experienced Investors

The '10 Properties in 10 Years' Property Investing Mastery Home Study Program - V.I.P Early Bird List

If you would like one-on-one support in following the **10 in 10 Strategy** then make sure you sign up for the '**Early Bird**' notification list for our **How to Buy 10 Properties in 10 Years – Property Wealth Blueprint**.

This step-by-step program is, based on the strategies of Australia's most successful - and safest - property investors. In the program you get one on one coaching and expert support in evaluating your property deals. This makes it easier than ever before to....

- Accumulate a portfolio of 10 properties in 10 years.
- Enjoy capital growth and replace your Income with positive cash flow properties.
- Find undervalued high performance properties – sometimes right in your own neighbourhood
- Become a master real estate negotiator and get steep discounts on property
- Sell your properties for more by learning how real estate agents really work
- Maximise your rental income with low cost – and no cost - strategies
- Save money with new tax savings opportunities
- Learn 13 strategies to acquire just about any kind of property no money down
- Use risk minimisation strategies to grow your property wealth in a confident and secure way
- Avoid costly buying mistakes because you'll know how to do 'due diligence' the right way – and have the added security of property experts on hand to 'veto your deals'

And much more...

There is a limited amount of spaces in this program because we are giving one on support and this requires a lot of time from our team.

To sign up for to get exclusive 'Early Bird' notification so you're the first to know when we open up spaces please shoot us an email at info@realwealthaustralia.com.au

To your success,

Helen