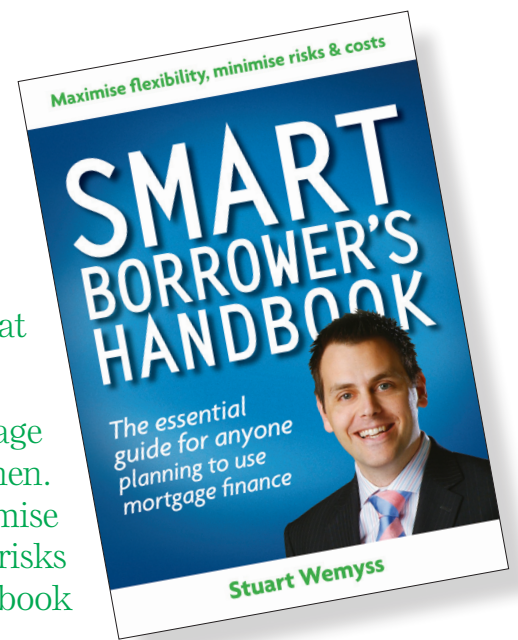


Smart Borrower's Handbook

Smart Borrowers Handbook is an essential guide for anyone that plans to use mortgage finance.

It provides readers with essential information about the mortgage industry players and products – who's best to use, why and when. It reveals many unknown loan structuring techniques which maximise the borrowers flexibility, tax planning benefits and minimises risks and costs. **Smart Borrowers Handbook** is a fantastic reference book which borrowers can refer to throughout their borrowing life.



About the Author

Stuart Wemyss is the founder of ProSolution Private Clients, a boutique mortgage broking firm for high net worth individuals. Before founding ProSolution Private Clients, he worked in the Chartered Accounting profession for over five years. Stuart regularly writes for the Australian Property Investor magazine and provides expert commentary in the media (e.g. The Australian, Australian Financial Review, A Current Affair). He regularly presents on property finance at seminars.

Chapter one – The Players – all about the different types of lenders in Australia and their strengths and weaknesses.

Chapter two – How much can I borrow – discusses how banks measure your borrowing capacity, how you should determine your own borrowing capacity and what to do if you run into trouble.

Chapter three – Perusing the products – highlights the different types of products plus when and how to use them.

Chapter four – Structure right and save – all about loan structuring. You think this is simple, right? Wrong! It is easy to get wrong and it will cost you dearly!

Chapter five – Tax matters – tax certainly matters and we'll tell you the ins and outs.

Chapter six – Leverage and lender's mortgage insurance – I'll lift the lid on the pros and cons of borrowing more than 80%, if it's worthwhile and how to minimize the cost.

Chapter seven – Battling bank valuations – bank valuations are a common source of frustration. Knowing more about them will help you play the banks game.

Chapter eight – Borrowing buddies – ever thought of buying a property with a friend? Don't do it until you've read this chapter!

Chapter nine – Considering commercial finance – a good overview of commercial finance and how it differs.

Chapter ten – Low doc/no doc, what's the difference – what they are and when to use them.

Chapter eleven – Mortgage or margin lending – a topical subject at the moment! To use mortgages or margin loans to finance the purchase of shares – the pros and cons.

Chapter twelve – Equity equals opportunity – the power of building equity can never be underestimated... here's how you use it effectively.

Chapter thirteen – Credit policies – a list of credit policies and restrictions... this is worth the price of the book alone.

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