BANK

What the banks give you:

- Manual data collection
- Breakdown of figures for your selected option
- Limited product options
- Guidance on completing application forms
- Guidance through the home loan process
- Assistance completing loan offers
- Assistance setting up transactional and offset accounts

*" Peasy was there to guide me through my first property purchase at 25 years old. Now, at 29, my portfolio consists of 4 houses, 3 granny flats and another house construction underway - all of which are thanks to Joel and his team at Peasy. None of it would have been possible without their ability to provide **creative financing options.** "*

- Isaac Penney, October 2021

Peasy
Property, easy.

PEASY ESSENTIALS

What Peasy Essentials give you:

- *$250 Discovery Call Deposit – refundable should you proceed with an application within 3 months which settles within the preapproval period*
- *$250 Pre-approval Deposit – refundable should you purchase a property within the pre-approval term (3-6 months)*

PEASY PREMIUM

What Peasy Premium gives you:

- *$250 Discovery Call Deposit – refundable should you proceed with an application within 3 months which* settles within the preapproval period
- *$750 Strategy Fee – non-refundable*

What does the Discovery Call Deposit cover?

A 45-minute phone call (*book here*) to understand your current situation, future goals and how can Peasy help in your journey. Expect on this call to understand your rough borrowing capacity based on your current financial circumstances and help identify your options moving forward. You will also receive a follow-up numbers email that includes a summary of the call.

What does the Pre-approval Deposit cover?

- Data collection through our secure portal
- Fast and proactive processing of supporting documents
- Team available for instant feedback and questions
- Breakdown of figures for your top 3 scenario options
- Work with our 56 lenders to find you the best product
- 97.5% approval rate
- Product comparison for top 5 options
- Phone appointment to discuss product comparison
- Access to our Research team
- Guidance on completing application forms
- 90% application submission quality
- Dedicated Relationship Manager from submission to settlement
- Closely liaising with your conveyancer/solicitor
- Guidance through every stage of the home loan process
- Closely liaising with lenders on your behalf
- Keeping lenders accountable to their promised SLA's
- Up to 10 property profile reports
- Our unique property profile interpretation guide
- Step by step guide on what happens when you find a property
- Recalibrate figures when you find a property
- Free upfront valuations with most lenders
- Assistance completing lenders' loan offers
- Assistance arranging your building insurance policy
- Free educational session on Wealth Protection
- Assistance setting up transactional and offset accounts
- Pro-active annual loan reviews
- Post settlement assistance
- Ensure deadlines aren't missed

What does the Strategy Fee cover?

Everything that is included on the Peasy Essentials option plus:

A 90-minute strategy session (*book here*) plus an additional 30-minute follow-up session with Joel Wyld covering:

- Numbers and budgeting
- Discussing future goals
- Different scenario options
- Detailed review of your current circumstances
- What you would like to achieve by purchasing a property
- Understanding all possibilities available to you
- Narrowing down all your options to one that will fit in with your life goals
- Tools and information on where the best place is to buy
- Tips on how to research the market
- Auction & negotiating tips
- Tutoring and mentoring advice for building a property investment portfolio
- Guiding you through the property buying process
- Helping you identify ideal property markets
- Long term forecasting on properties
- Working on strategies for owner occupied properties vs investments
- Ideal property spend amounts
- Proactive tips on effective tax loan structuring *(to be verified with your accountant)*
- Budget planning and goal setting tips and tools
- Property buying schedule
- Unlimited property profile reports
- How to balance home loan and investment loans

RESOURCES

- ***Multiple guides on:***
    - *Buying and Selling*
    - *Budget Planner*
    - *Parental Leave*
    - *Bank or Broker*
    - *Negotiating and Auction Tips*
    - *How to Interpret an RP Data Report*

- ***A property buying workbook to help you negotiate and navigate through the home buying process***

DEPOSIT REFUND CONDITIONS

Engagement and pre-approval deposits are non-refundable if:

- *Transaction involves more than 3 borrowers*
- *The loan applied for is less than $350,000*
- *Borrower is classified under complex self-employed: more than 2 trading companies*

What you can expect of your experience with Peasy:

We take a holistic approach to your situation by considering your long-term life goals when presenting you with finance options

We empower our clients to make smart property purchase and investment decisions

Further negotiated rates other than what lenders already advertise

Extensive experience and understanding of complex trust and company structures

We provide the latest updates on Lender rates and policies as they occur

Quick turnaround times

Non-business hours on Saturdays (when available)

Hard working and dedicated team with personal property investing and home ownership experience, as well as many years' experience in lending and property

Boutique in size which ensures our clients are not "lost in the system"

We negotiate with lenders on what is right for you and not to suit their needs

We look at Challenges and work out how to overcome them

Collaboration with other professionals such as buyers' agents, financial planners and accountants to help work out the best solution for your unique situation