

The Portfolios team invite you along the journey, one step at a time . Our aim is to maximise your experience and outcomes. This is our process for your information.

'Your Portfolio Review' and 'Project Deal Summary' are all friendly proformas, as well as blogs, articles, process and other information on our website [www.portfolios.net.au](http://www.portfolios.net.au)

<b>Step One – Your Portfolio Review</b>	<b>OUTCOME</b>
Log onto <a href="http://www.portfolios.net.au">www.portfolios.net.au</a> and complete Your Portfolio Review online or download and fax to 02 4981 3725	We know you
<b>Step Two –Deal Summary</b>	<b>OUTCOME</b>
When you know or want to know your potential for your next deal. Complete Deal Summary and forward to Portfolios If no specific deal and you are clear on your plans, go to step 3	We know what you are trying to do and fundamental details
<b>Step Three – Phone Meeting Booking</b>	<b>OUTCOME</b>
You call us to arrange a time to discuss. The phone meeting typically takes place within 48 hours of booking, most times of day to suit you We review and complete many assessments; servicing, info gaps In preparation reread our High Quality Submission/ review your deal	Phone meeting booked We are prepared You are prepared
<b>Step Four – Phone Meeting</b>	<b>OUTCOME</b>
Because we know you, your story and your deal we can discuss in detail strategies on how to ...Make it Happen	Strategy and options overview. Further action, if required
<b>Step Five – Strategy and Loan options</b>	<b>OUTCOME</b>
We email a comprehensive strategy, deal summary, loan options and required documentation for you to review, clarify and act upon. Feel free to call to discuss to get it right for you, or you right for it	You have a strategy to deliver your property deal/s
<b>Step Six – Proceeding and Submission</b>	<b>OUTCOME</b>
Please forward all required documentation to us via fax or email. Your and loan info loaded into online loan application software Application and Finance Broker Contract- to you to sign & return The team finalise the lender submission and submit	We submit a professional submission to the lender

Step Seven– Loan Approval Process	OUTCOME
<p>The Portfolios team call and email the lender daily</p> <p>We liaise with you through the approval process</p> <p>Your loan is formally approved</p>	<p>Proactive</p> <p>You know the status</p> <p>Strategy works</p>
Step Eight – Loan Settlement	OUTCOME
<p>The lender sends your loan to their legal team to document.</p> <p>The legal team mail to you for review, signatures and return</p> <p>You fulfil purchase contract terms, obtain insurance/s, attend property settlement inspection, arrange tenant/ removalists, etc</p> <p>Loan settles</p> <p>Contact Portfolios to discuss your strategy and next steps</p>	<p>Loan documentation completed</p> <p>Contract settles</p> <p>New property/ loan</p> <p>Ready for next</p>
Step Nine – Partnership and Delivering Your Outcomes	OUTCOME
<p>Contact Portfolios to discuss your strategy and next steps</p> <p>Portfolios keeps you up to date with the world of property</p>	<p>Ready for next</p> <p>You continually learn</p>

## THINGS YOU SHOULD KNOW

1. The clearer you are the better your result
2. We prefer not to take the phone meeting unless we have all your information as in steps 1 and 2
3. Be upfront and honest, we will be
4. Tell us about your future plans in relation to property, its important
5. You take it on to follow through and manage us
6. You can have more than one phone meeting as we like to ensure all your questions are answered and you understand.
7. Successful clients are in constant contact working through deals, scenarios, options and strategies , we welcome you to join them.

**The team look forward to meeting you**

Property... Make it Happen

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