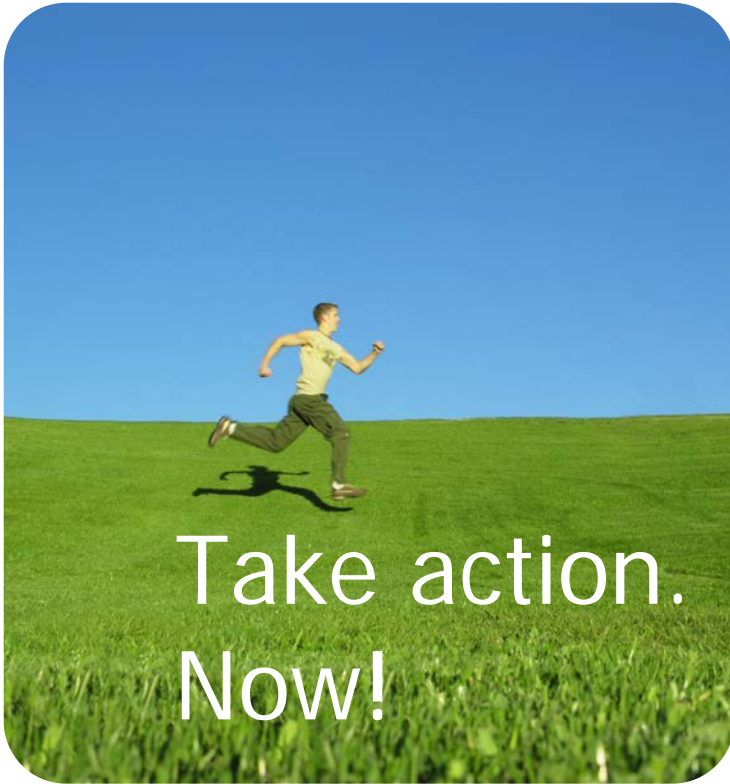




urbantech[™]
SCHOLAR

10 Pro-Action Steps.[™]



'A journey of a thousand miles must begin with a single step!' Lao Tzu

We found that many of our clients had a burning desire to invest in real estate, however they simply didn't know where to, or how to get started. As a result, Urbantech Scholar has developed a list of 10 easy action steps that will get you moving in the right direction.

We recommend that you complete these steps before you consider purchasing our flagship investment education package, the Wealth Building System™.

Read through each of the steps carefully... then all you have to do is take action!

10 Easy Action Steps.

01 | Identify and build your investment team.

We all know that there is strength and leverage in numbers. Therefore we recommended you try and build a team of like-minded people who also have an interest in improving their financial well being through property investment. Your team may be comprised of members of you family, friends or colleagues, whom will help support you while you implement the advanced investment strategies taught in our property investment workshops. As part of a team you can share the workload of research, deal analysis, negotiation, finance, and management, specialising in the tasks you enjoy most. Your team will also become a source of joint venture partners should you require that extra leverage to purchase an investment property, or alternatively, if you wish to be able to negotiate larger purchases. Your team will also keep you focused and motivated, as well as be a valuable source of new ideas, encouragement and support should you need to overcome any challengers along the way. Think carefully about who you know and who you would like to work with as an investment partner. Remember to be wary of negative people - they will try and hold you back as they are reluctant to learn and move outside of their comfort zone. If you find it hard to find the right people, don't worry, just get started on your own. Alternatively, Urbantech Scholar provides a Network Program that can assist you to meet and work with like-minded investors. For more information visit our website or call us on 08 8451 1500.

02 | Calculate your Maximum Purchasing Power.

Finance is the key to any effective investment. Nothing is more frustrating than negotiating on a great property investment deal only to find that you can not get the finance to purchase it. Therefore it is crucial to know your borrowing capacity before you start on your investment journey. To get started simply download and complete the Urbantech Finance Maximum Purchasing Power Form and submit it to us by fax or post. The information you supply will be used to calculate your maximum purchasing power so you'll know exactly what you can afford. Our Loan Technicians will also discuss the option of arranging Pre-Approved Finance. This is so you can feel 100% at ease knowing you have your finance 'locked in' while you look for your next investment property deal. It also means that you can submit offers on properties that are 'unconditional' [not subject to finance], making them much more attractive to Vendors, thus increasing your chances of buying at a better price.

03 | Complete the Personal Business Plan Builder.

There is nothing more powerful than putting pen to paper and writing down your specific goals. Simply download our Personal Business Plan Builder and set aside one hour to write down your specific 6 month, 12 month, 3 year and 5 year financial and personal goals. This should be done as soon as possible. There are no excuses for missing this important step!

04 | Choose a location.

Buy a map of Adelaide and pin it up on your home or office wall. Next choose an area in which you would like to invest and mark this area out. This area should contain 4-6 suburbs which you believe present an excellent investment opportunity in terms of future capital growth. You'll need to consider the past and current performance of the suburb, its demographics and its distance from amenities such as lifestyle streets, quality schools, shopping centres or shopping strips. Choose your area carefully and stick to it, as it is difficult and counterproductive to focus on more than one area at a time.

05 | Perform online research.

Visit as many property related websites as possible and perform market research and due diligence on your chosen area. You want to find out how much property is selling and renting for, how long properties are staying on the market, the demographics of people living in the area, and how much prices have gone up by in the last few years. Here are some suggested sites to start with: realestate.com.au, domain.com.au, myhome.com.au, reisa.com.au, myrp.com.au, homepriceguide.com.au For free property sales reports visit our website or call us on 08 8451 1500.

06 | Visit real estate agents.

Visit as many real estate agents as possible in your chosen area [minimum of 5]. The purpose of this exercise is to gain local knowledge on your area, not to rush in and buy a property. Speak to as many agents as possible and find out information such as: What is the condition of the market?, What is the condition of the rental market?, Which properties have achieved the best capital growth in this area?, Which properties have been the easiest to rent?, How much have townhouses been selling for in this area?, How much do 2 & 3 bedroom units sell for in the area?, Which properties do they think are the best investment, new or second hand?, Do they have any new developments on their books? What developments are coming up in the next 12 months?, Do they think the market is going to strengthen? ...and anything else you can think of.

07 | Visit display homes and suites.

Many large land subdivisions and developments have display homes or suites that you can visit. They will help you gain insight into the state of the current building market as well as let you learn about trends in house design and internal finishes.

You must visit as many display homes and suites as possible, regardless of the type of development. Bring a digital camera and take photos of the display homes you visit so you can build a property database that you can look back over. Once again you are just trying to gain as much knowledge as you can about property in your area. Be sure to collect as much information as possible, such as glossy brochures, floor-plans, price lists, schedule of fixtures and fittings and any other useful information you can find. To get started try visiting display homes at major subdivisions such as Mawson Lakes as well as display suites of large apartment developments that are often located in the city area.

08 | Visit open for inspections and auctions.

Use the Real Estate Guide [Saturday Advertiser] and local Messenger [or Friday Home Buyers Guide] and make a list of open for inspections to attend each week. Do not be concerned with the type of property as all you are just trying to gain as much knowledge as possible on the area. At the open be sure to ask the agents as many questions as possible about the property and the local market. If the property is being auctioned, you should attend to get a feel for the auction process and to learn the eventual sale price. Take note of how many people attend the auction and how many bidders there are. Does the property sell or is it passed in? Auction clearance rates are always a good indication of the strength of the local property market.

Once again bring your digital camera and take photo's of the properties you inspect. Take notes on the type of property, number of bedrooms, age, condition [renovated/un-renovated], views, features of the surrounding area, and parking facilities. For a copy of our free property RE-Search Kit™ visit our website or call us on 08 8451 1500.

09 | Collect newspaper articles.

Review the Advertiser and Messenger papers for property related articles and advertisements as well as visit your local library to look through interstate or national papers such as the Australian Financial Review, Sydney Morning Herald and The Australian. There are also a number of excellent property related magazines that you may wish to consider subscribing to. They include; the Australian Property Investor, Wealth Creator and Your Mortgage Magazine. Your goal is to read and collect as much relevant property information for future reference.

10 | Complete the Progress Report.

Use our Progress Report form and give yourself at least 4 weeks to implement these 10 action steps. Once the 4 weeks are up fax your Progress Report back to Urbantech Scholar on 08 8451 1500. We don't expect you to finish all 10 steps; we just want to see that you are committed to taking action!

10

Your next step.

Once you have completed our 10 Pro-Action Steps you will have a very sound understanding of the property market in your area however, before you rush in you should consider working with a professional. **So how can we help?** There are 2 main ways we can help you find, buy, renovate and profit from property;

1. **Do it Yourself:** We can teach you how to find, buy and renovate properties for maximum profit through our flagship 2-Day Renovation Workshop and Field Trip. This is ideal for people with some property experience or those who have a desire to tackle things by themselves but lack the knowledge, skills or contacts required. 2. **Get us to Help:** We can help you find, buy and renovate property via our Buyers Agent and Renovation/ Project Management service. This is ideal for people who are time poor or for those that still lack the confidence to get started or go it alone.

***Special Bonus - \$500 Service Voucher:** To reward you for completing the 10 Pro-Action Steps we would like to give you a \$500 Service Voucher redeemable towards our Buyers Agent or Renovation service fees. For more info or to redeem your voucher call 08 8451 1500 or visit www.investor.urbantechgroup.com.au

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