



The Micro Deposit Option For First Home Buyers Who Want To Enter The Market Now

If you have savings of as little as \$10,000
AffordAssist can help you design the
Fast-Track to your first home purchase



We Are On Your Side

AffordAssist is a property purchase program specifically designed to meet the needs of the **First Home Buyer**

Who We Are

Using our expertise in property and finance, **AffordAssist** helps match Australia's population of potential First Home Buyers with a home loan that meets their needs. We will help you design your Fast-Track, moving you into your First Home so that you can start repaying your loan sooner and save on unnecessary rental payments.

Our proprietary program is also a lifeline for Buyers and Sellers struggling to settle existing purchase agreements.



What We Do

With the purpose of increasing First Home Ownership in Australia:

- ✓ We offer a corporate solution that works alongside existing government initiatives
- ✓ We provide program management & Governance
- ✓ We connect you with AffordAssist Approved Sellers & Lenders

The **AffordAssist** program is designed to be fair for both the Buyer and Seller and includes a number of consumer protections:

- ✓ Independent Property Review (IPR)
- ✓ Fair Pricing Model
- ✓ Serviceability Assurance
- ✓ Solicitor to advise on **AffordAssist** program agreement
- ✓ No mortgage referral fees

When you buy your First Home, this is where AffordAssist fits in:





You can spend your time – and money –
waiting for perfect conditions,
or you can start with what you have

The Power of Now

You don't need **5%**, **10%** or **20%** deposit

If you are a First Time Buyer with a Micro Deposit of as little as **\$10,000**, connect with us to see if you qualify for **AffordAssist**

Three Steps Into Your First Home



STEP 1: Qualify Your Buying Range

At **AffordAssist**, our team has the expertise and tools to understand your Buying Range and financial capabilities.



STEP 2: Select The Right Property

We can show you a shortlist of properties from **AffordAssist** Approved Sellers that best match your Buying Range.

You also have the option to conduct a search for a home and introduce **AffordAssist** to the Seller.



STEP 3: Find The Best Loan

Armed with the agreement you signed with the Seller, we advocate for you with **AffordAssist** Approved Lenders and help match you with a loan.

Success Story

Muhu & Harini

Married in India, Muhu and his wife Harini were renting an apartment in Westmead when they started researching how they could buy their first home in the future.

With limited savings at the time, they weren't planning to buy for a long time. While 'dream-searching' online, Muhu came across the **AffordAssist** website and did not hesitate to call, curious to learn more about the program.

AffordAssist assessed Muhu and Harini's financial position and helped them understand their Buying Range. With a budget of \$530,000, AffordAssist arranged inspections of apartments that met their lifestyle needs.

Finding their First Home during their first day of inspections, Muhu and Harini were then introduced to an AffordAssist Approved Lender, who had a product that matched their needs.



Their Fast Track



May 2018

Called AffordAssist



May 2018

Assessed & Qualified for **AffordAssist** Program



May 2018

Finalised Property



June 2018

Approved Home Loan



June 2018

Settled & Received Keys

Muhu and Harini entered the home market **48 months earlier** than their original plan.

This has saved them up to **\$96,000 in rental payments** and set them on the Fast-Track for potential future wealth.

Realising the Australian Dream

“It went really well. One Saturday we inspected five apartments and our home was one of them. We are just 50 metres from the shopping centre.

A couple of months after my first phone call, I had the keys in my hand. Not only did AffordAssist help us realise that we could actually afford to buy our home now, they assessed our finances to explain to us the amount that was wise to spend.”

- Muhu

You might be closer than you think

Simply ask yourself:

Are you a First Home Buyer?

Have you saved at least \$10,000 towards your deposit?

Can you provide work and rental history that prove your capacity to repay the balance of the deposit and the loan?

If you answered YES to each of these three questions, there is a strong chance that you qualify for **AffordAssist**. Contact us and let us start designing your Fast-Track into your First Home today.

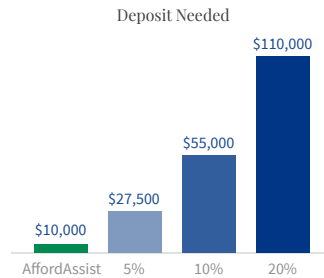
Can you relate to this typical profile of a First Time Buyer?

- > I have saved \$10,000
- > My rent is \$2,000/month
- > While renting, I can save \$1,000/month

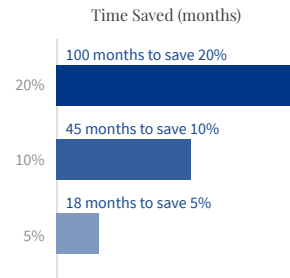
If so, this is what your Fast-Track into wealth creation might look like...

If you choose a First Home that costs \$550,000, and you qualify for AffordAssist...

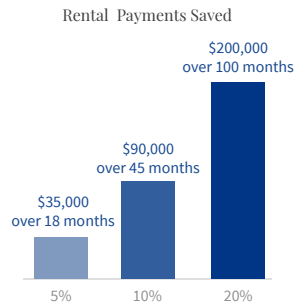
You can enter the market now with a Micro Deposit of \$10,000 and receive keys to your First Home...



Reducing the time you will be saving for an alternative option...



And avoid tens of thousands of dollars in rental payments...



While building your future wealth!

Capital growth based on 3% compound rate



Compare your own scenario: visit www.affordassist.com and click on **Fast Track Calculator**

A word of caution: Future predictions cannot be determined by past performances, for any asset class.



What About The Property?

AffordAssist includes all residential property types. Off the plan, brand-new or previously lived-in.



Apartment
Villa



House
Townhouse



Land
House & Land

We have a range of Property Partners – Private Sellers, Developers and Real Estate Agents – who are AffordAssist Approved, love our program and have homes that may tick your boxes.

If you have already found a home and it falls within your means, we encourage you to go for it. You can introduce the Seller to us and we will assess them for AffordAssist Approval.

FAQ's

Is AffordAssist a Private Lender or a Mortgage Broker?

No.

Is AffordAssist a Vendor Finance model, an Equity Share model, or a Rent-To-Buy model?

No.

What does AffordAssist provide during my program?

We provide a Proprietary Agreement – which is a Deferred Deposit Agreement – that helps a First Time Buyer and a Seller complete a property purchase.

Do I own the home in title right from the start?

Yes. When the Buyer and Seller sign the Proprietary Agreement, the Buyer receives 100% ownership of the title and the keys to their First Home.

Do I pay any interest on the balance of the deposit?

The Proprietary Agreement is free of interest. Some Buyers may be in a situation where they need an additional lending solution to make up the balance, and that additional product might require payment of interest.

Who is the Lender?

We work with a variety of AffordAssist Approved Lenders who believe in the principles of our program and have products that match the needs of First Home Buyers.

How do I learn if my purchase qualifies for an exemption on Stamp Duty?

Stamp Duty requirements tend to vary from each State and Territory in Australia. Visit www.affordassist.com/resources to learn more.

Am I Entitled To A Government Grant?

While The First Home Owner Grant is a Federal scheme, grant entitlements tend to vary from each State and Territory in Australia. Visit www.affordassist.com/resources to learn more.

Is AffordAssist only available to First Home Buyers?

While AffordAssist was created to help First Home Buyers, Buyers and Sellers have also seen the value of the Proprietary Agreement to help existing sales that are struggling to settle. Please contact us for further details.

How can I find out if I qualify for AffordAssist?




If you are a First Home Buyer with savings of at least \$10,000, and you can provide work history and rental history that prove your capacity to make repayments, please contact us for a chat.

Your Fast-Track into future prosperity awaits you

Don't let that home become someone else's dream.
Take the first step on your property journey
by reaching out to AffordAssist today.

Contact Us Today



-  1800 961 108
-  admin@affordassist.com
-  www.affordassist.com
-  Suite 5.03, 50 Margaret Street, SYDNEY NSW 2000

Monday to Friday: 8am – 7pm

Saturday: Phone support, property inspections and offsite meetings

Sunday: By appointment