FROM FIRST PROPERTY TO $3.5M IN EQUITY

The 15-Year Property Investment Blueprint

That Works for Everyday Australians

A Joint Initiative By

BUYERS AGENCY AUSTRALIA | Mortgage Choice

INCLUDES YEAR-BY-YEAR BREAKDOWN + FULL LENDING STRATEGY

WHY WE CREATED THIS PLAN

If you've ever looked at your personal finances and wondered:

"CAN I REALLY BUILD WEALTH THROUGH PROPERTY — WITHOUT TAKING ON HUGE RISKS?"

The answer is yes. And this ebook shows you exactly how.

At Buyers Agency Australia, we work with everyday Australians to help them grow wealth through established, high-performing investment properties — without hype, speculation, or unsustainable strategies. And we've teamed up with Samuel Uno, Senior Mortgage Broker at Mortgage Choice, to show you how it's done — responsibly, strategically, and long-term.

This isn't a get-rich-quick scheme.

This is a clear, conservative 15-year path to long-term financial security.

WE'RE TALKING:

- 20% deposits (no LMI)
- P&I loans for natural equity growth
- Household income of $250K
- And a strategy that gets the LVR across your entire portfolio under 50% by year 15

If you can follow a mortgage, you can follow this plan.

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT

Every investor's journey is different. This plan is just one example of what's possible.

- Want to move faster? We can design a 10-year plan
- Prefer interest-only loans? We'll adjust to suit your strategy
- Already own a few properties? We'll build around what you've got

BOOK A STRATEGY SESSION

THE STRATEGY IN A NUTSHELL

This model is split into two stages:

YEARS 1–7: ACQUISITION PHASE

You use a clear lending roadmap to acquire 4 high-growth, high-yield investment properties using:

- 20% deposits
- Loans with Principal & Interest
- Conservative debt-to-income ratios
- Support from both your buyer's agent and your broker to make the right move every time

Your properties are selected by Buyers Agency Australia based on strict investment filters:

- Strong rental demand
- Suburb gentrification
- Infrastructure triggers
- Dual-income or add-value potential

Your finance is mapped by Samuel Uno, who will:

- Stress test every deal
- Structure your lending for future borrowing
- Help you avoid common traps that stall most investors after their first property

YEARS 8–15: EQUITY CONSOLIDATION PHASE

Here's where the power kicks in.

Your rent increases. Your loan balances shrink. Your equity builds. By year 15, you're sitting on:

- A multi-property portfolio
- LVRs under 50% across the board
- **Optionality:** sell one and pay off another, draw equity, or retire debt-free

THIS STRATEGY IS:

- **Realistic** — it uses real numbers, not fantasy growth
- **Conservative** — no LMI, no IO-only loans, no crazy leverage
- **Accessible** — many clients already have what they need to start now

HOW TO USE THIS EBOOK: ONE YEAR AT A TIME

This guide walks you through your property investment journey year by year, showing you what happens, what changes, and how your wealth builds steadily over time.
Each page in this ebook represents a single year in your plan. On each page, we will clearly explain:

ANY PURCHASES MADE THAT YEAR

- What property was purchased and at what price
- How much deposit was needed (always 20%)
- Stamp duty and other purchase costs
- Any "cash out" needed through refinancing

What this means: You'll see when new properties are added, and how each purchase fits your borrowing capacity.

PROPERTY VALUES

- What each of your properties is worth that year
- How growth over time increases your portfolio's total value

What this means: Long-term value growth builds wealth while you sleep.

LOAN BALANCES

- The remaining loan balance for each property
- How your principal & interest payments shrink your debt each year

What this means: Paying down debt boosts your equity and improves your ability to invest again later.

PORTFOLIO LVR (LOAN-TO-VALUE RATIO)

- Your total debt divided by the value of your properties
- Tracked year by year to show how your position improves

What this means: Lower LVR = safer, stronger, more powerful investing.

EQUITY

- Your total property value minus total debt
- Tracked as both a dollar amount and a percentage of your portfolio

What this means: Equity is your financial power. It lets you leverage, refinance, or consolidate over time.

CASH OUT / REFINANCE EVENTS

- Any years where you refinance to access equity to fund the next deposit

What this means: Used strategically, equity lets you buy again without starting from scratch.

THIS MODEL IS JUST ONE EXAMPLE

- It's based on a conservative 15-year plan
- Uses 4 carefully timed purchases over 7 years
- Never goes above 80% LVR at time of purchase
- Uses Principal & Interest loans only
- Requires a combined household income of $250K
- Ends with over $3.5 million in equity and LVR below 50% across your entire portfolio

Let's begin the journey — one year at a time.

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT. BOOK A STRATEGY SESSION

YEAR 0: LAYING THE FOUNDATION

This is the year you get started — and it's all about getting your first investment property under your belt.

PROPERTY PURCHASE

Purchase price: $740,000

Deposit required (20%): $148,000

Stamp duty estimate: $14,800

Total cash needed upfront: $162,800

This money covers your deposit (which goes towards owning the property) and the stamp duty (a government cost paid once when you buy).

LOAN DETAILS

Loan amount: $592,000

Loan type: Principal & Interest (P&I)

Loan-to-Value Ratio (LVR): 80%

This means you're borrowing 80% of the value of the property and paying it down a little with every monthly repayment. We use P&I loans to build equity over time — safely and steadily.

WHAT ABOUT REPAYMENTS?

Your repayments will be mostly covered by rent, especially once you factor in the tax benefits of owning an investment property. You'll need to top up slightly out of pocket at first, but it's manageable on a $250K household income.

OUR POSITION AT THE END OF YEAR 0:

- **Total property value:** $740,000
- **Loan balance:** $592,000
- **Your equity:** $148,000 (this is the portion you own)
- **LVR**: 80% (this will improve each year as your loan shrinks and the value grows)

This year is all about planting your first seed.
You're now officially an investor. Everything that happens next builds from here.

Let's move to Year 1 — where your property starts doing some of the work for you.

YEAR 1: YOUR PROPERTY STARTS WORKING FOR YOU

Congratulations! you've made it through your first year as an investor. The big out-of-pocket expenses (your deposit, stamp duty, and buyer's agent fees) are behind you. Now the real benefits of holding a good property start to show.

NO NEW PURCHASES THIS YEAR

This year is about letting your first property do its job. You're not buying anything new yet — you're building equity and momentum.

PROPERTY VALUE GROWTH

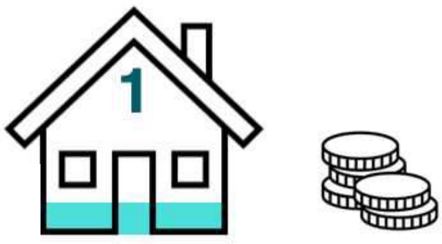
- **Estimated property value now:** $784,000
- That's an increase of **$44,000** in just one year, thanks to modest capital growth. You
- didn't have to do anything — the market did the work.

LOAN REPAYMENTS

- **Loan at start of year:** $592,000
- **Loan at end of year:** $583,700
- That means you've already paid off **$8,300** of your loan this year just by making your regular repayments (which, remember, are mostly covered by rent).

UPDATED EQUITY POSITION

- **Property value:** $784,000
- **Loan balance:** $583,700
- **Equity:** $200,300
- **LVR:** 74%



That's a significant improvement. You've added over $50,000 to your equity — simply by holding the property and letting the loan reduce naturally. And your risk profile has already improved, with your loan now making up a smaller percentage of the property's value.

By the end of Year 1, you're in a stronger financial position with no extra effort. Your loan is shrinking, your property is growing, and your equity is building.

You're already ahead of most investors who never make it past their first property. And we're just getting started.

Let's keep going — Year 2 is next.

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT. BOOK A STRATEGY SESSION

YEAR 2: YOUR EQUITY KEEPS GROWING

This year, your portfolio continues to strengthen quietly behind the scenes. There's no new purchase this year — you're simply holding your existing property and letting time do the work.

NO NEW PURCHASES THIS YEAR

You're still holding just the one property. The focus is on debt reduction and value growth — and both are happening steadily.

PROPERTY VALUE GROWTH

- Estimated property value now: $831,000
- That's another $47,000 of growth this year, bringing the total value increase since you bought to $91,000.

LOAN REPAYMENTS

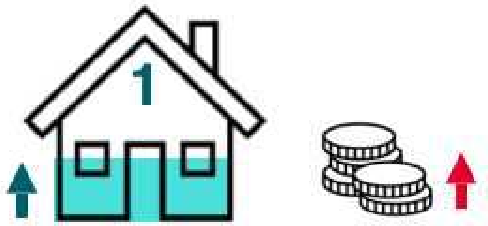
- Loan at start of year: $583,700
- Loan at end of year: $575,500
- You've shaved off another $8,200 from your loan just by sticking to your repayments.

UPDATED EQUITY POSITION

- Current property value: $831,000
- Current loan balance: $575,500
- Equity: $255,500
- LVR: 69%

What does this mean? You now own over a **quarter of a million dollars** in equity. You haven't done anything "extra" to get here — you've simply:

- Made regular loan repayments
- Let the property grow in value
- Avoided overleveraging or risky loans



You're now moving into a strong position for your next purchase — and we'll use this growing equity very soon.

With each passing year, you're reducing risk and building wealth — safely and steadily.

Let's move into Year 3, where your first major expansion happens.

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YEAR 3: YOU BUY PROPERTY #2

This is the year you take a big step forward. Thanks to the equity you've built up in your first property, you're now ready to expand your portfolio and buy your second investment property.

PROPERTY PURCHASE

- Purchase price of Property #2: $784,000
- Deposit required (20%): $156,800
- Stamp duty estimate: $24,700
- Total cash required: $181,500

But here's the good news — you don't need to save all of this from scratch.

CASH OUT / REFINANCE

Because Property #1 has grown in value and the loan has gone down, you now have enough equity to refinance and pull out roughly $136,600. That equity helps fund your second purchase.

You'll still need to top up the rest, around $44,900, from savings, but it's far more manageable because your investments are now working for you.

TOTAL PORTFOLIO SNAPSHOT

- Properties owned: 2
  - Property #1: now worth $880,000
  - Property #2: just purchased for $784,000
- Combined portfolio value: $1,664,000

LOAN BALANCES

- Property #1 loan (after cash out): $704,000
- Property #2 loan: $672,100
- Total loans: $1,376,100

UPDATED EQUITY POSITION

- Total property value: $1,664,000
- Total debt: $1,376,100
- Total equity: $332,800
- LVR stays at 80%, as we used the client's savings for the deposit and other costs.

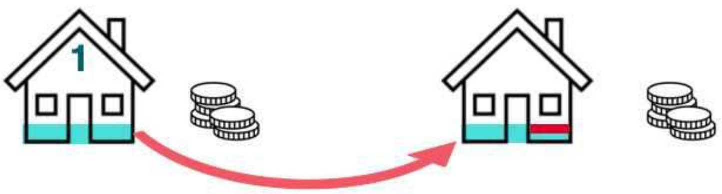
WHY THIS MATTERS

You've used the equity from your first investment to help fund the second — without starting over.

You now have two properties in your portfolio, both growing in value while the loans are shrinking.

This is a major milestone.
You now officially have a portfolio — and a replicable plan to grow it further.

Let's look ahead to Year 4, where your position strengthens even more.



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YEAR 4: GROWTH WITHOUT BUYING AGAIN

After a big leap forward in Year 3, this year is all about consolidation. You don't make any new purchases — instead, you let your two properties do the heavy lifting.

NO NEW PURCHASES THIS YEAR

You're holding steady with two properties:

- **Property #1:** Originally purchased for $740,000, now worth $932,000
- **Property #2:** Purchased last year for $784,000, now worth $831,000

Combined, your portfolio has grown in value by $151,000 this year alone.

PROPERTY VALUE GROWTH

- Total portfolio value: $1,763,000
- You haven't added anything new — but you've still grown your asset base significantly just by holding strong assets.

LOAN REPAYMENTS

- **Property #1 loan:** Now reduced to $694,100
- **Property #2 loan:** Reduced slightly to $618,400
- **Total debt:** $1,312,500

Each mortgage is being chipped away by your repayments. You're not relying on interest-only loans — so your position is getting safer with time.

EQUITY SNAPSHOT

- Equity: $450,500
- LVR: 74%

What's happening here: You're gaining over $100,000 in equity per year without buying another property. This is the power of compounding value growth combined with safe lending.

This year proves you don't need to do something every year. Sometimes the smartest move is to let your assets breathe and build naturally.

Coming up in Year 5, you'll be in an even stronger position to take your next big step.

YEAR 5: POSITIONED FOR POWER

Another year of holding steady — but the progress continues. Your properties are growing in value, your loans are being paid down with every monthly repayment, and your equity is expanding steadily.

NO NEW PURCHASES THIS YEAR

You still own two properties:

- **Property #1: Now worth $987,000**
- **Property #2: Now worth $880,000**

Together, your portfolio has increased by $204,000 in just one year.

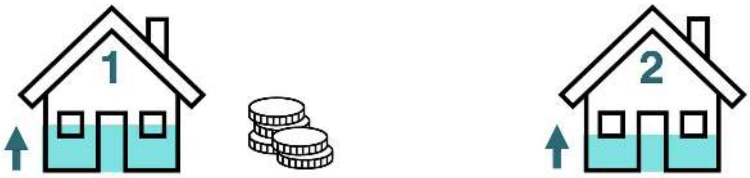
LOAN REPAYMENTS

- **Property #1 loan:** Now down to $684,400
- **Property #2 loan:** Now down to $609,700
- **Total debt:** $1,294,100

Your loans are going down every year — and you're doing this without aggressive strategies. Just disciplined, Principal & Interest repayments.

EQUITY SNAPSHOT

- **Total property value:** $1,867,000
- **Total equity:** $572,900
- **LVR:** 69%



What's happening: Your equity has now passed the half-a-million mark. This gives you flexibility, safety, and options. You can feel confident knowing you're building serious wealth — with none of the high-risk behaviour that sinks many investors.

> You've doubled your equity in just two years — simply by holding good assets and making regular repayments.

In Year 6, we'll leverage this equity for your next purchase — and grow your portfolio again.

YEAR 6: YOU BUY PROPERTY #3

It's time to scale again. You're in a strong equity position thanks to 5 years of growth and consistent debt reduction. Now, you'll use that equity to secure your third investment property.

PROPERTY PURCHASE

- **Purchase price of Property #3:** $932,000
- **Deposit required (20%):** $186,400
- **Stamp duty estimate:** $18,700
- **Total cash required:** $205,100

CASH OUT / REFINANCE

With over $529,000 in equity already in your portfolio, you refinance some of that equity to fund your next deposit and costs. You extract $111,800 to help cover this purchase.

This keeps your out-of-pocket cash requirement low and allows your portfolio to do the work for you — safely and sustainably.

TOTAL PORTFOLIO SNAPSHOT

Properties owned: 3

- **Property #1:** $1,046,000
- **Property #2:** $932,000
- **Property #3:** $932,000
- **Total property value:** $2,910,000

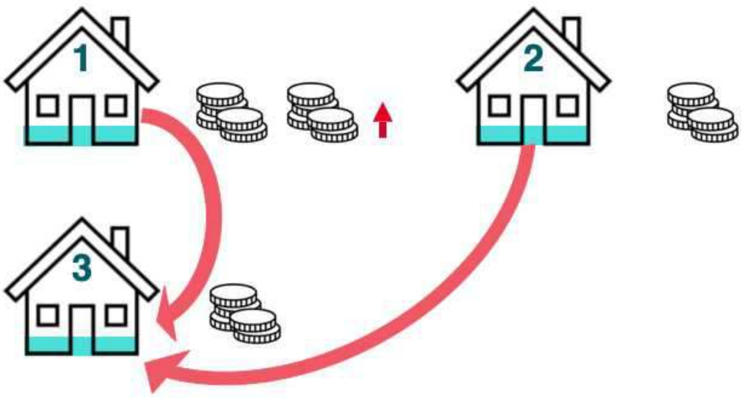
LOAN BALANCES

- **Property #1 loan:** $836,800
- **Property #2 loan:** $745,600
- **Property #3 loan:** $644,300
- **Total debt:** $2,226,700

EQUITY SNAPSHOT

- **Total equity:** $683,300
- **LVR:** 76%

Why this matters: You now hold three assets across your portfolio — and you're still inside safe lending boundaries. Your net worth is growing, your equity is growing, and your properties are starting to carry more of the weight.



This move is possible because you followed a disciplined, patient strategy. No shortcuts — just smart financial structure. Let's move to Year 7, where you'll prepare for your fourth and final property purchase in this plan.

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT. **BOOK A STRATEGY SESSION**

YEAR 7: YOU BUY PROPERTY #4 — PORTFOLIO COMPLETE

This is your final acquisition year. After this, you won't need to buy again — you'll simply let your portfolio appreciate in value while your loans shrink.

PROPERTY PURCHASE

- **Purchase price of Property #4:** $987,000
- **Deposit required (20%):** $197,400
- **Stamp duty estimate:** $19,800
- **Total cash required:** $217,200

CASH OUT / REFINANCE

Once again, thanks to your growing equity across three properties, you're able to pull out approximately $270,000 from your existing portfolio to fund part of the new purchase. You top up the rest through savings or offset redraw.

You now own four properties — a complete, diversified, high-growth portfolio.

TOTAL PORTFOLIO SNAPSHOT

- **Properties owned:** 4
  - **Property #1:** $1,108,000
  - **Property #2:** $987,000
  - **Property #3:** $987,000
  - **Property #4:** $987,000
- **Total property value:** $4,069,000

LOAN BALANCES

- Property #1 loan: $886,400
- Property #2 loan: $789,600
- Property #3 loan: $789,600
- Property #4 loan: $736,800
- Total debt: $3,202,400

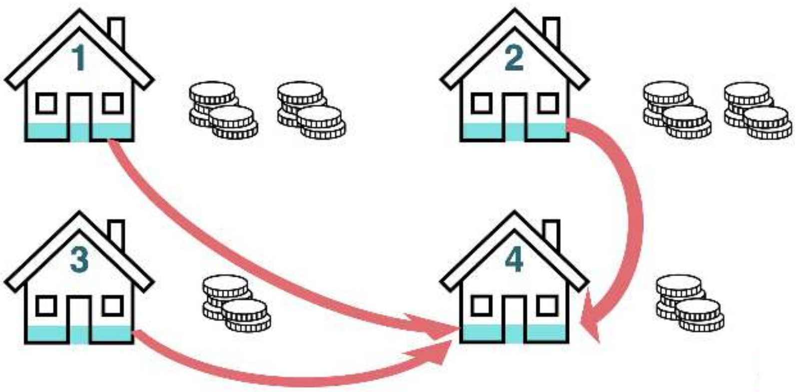
EQUITY SNAPSHOT

- Total equity: $866,600
- LVR: 79%

Why this matters: This is your final investment year — the top of your acquisition curve. From this point on, your job is simple: hold, maintain, and let the system work. You've built the base of your long-term wealth.

You now hold over $4 million in property, and you've done it with structure, safety, and strategy.

Next up: Year 8, where the magic of compounding starts to really accelerate your equity position.



LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT.

BOOK A STRATEGY SESSION

YEAR 8: YOUR PORTFOLIO WORKS WHILE YOU WATCH

With all four properties now in place, you enter the next phase of the plan — where you stop buying, and let the assets you've built start compounding.

NO NEW PURCHASES THIS YEAR

You already own four properties. There's nothing to add — this year is about growth and stability.

PROPERTY VALUE GROWTH

Each property increases in value again:

- Property #1: $1,174,000
- Property #2: $1,046,000
- Property #3: $1,046,000
- Property #4: $1,046,000
- **Total portfolio value:** $4,312,000

That's a $243,000 increase from last year — just from capital growth. You didn't do anything extra. You didn't lift a finger. The portfolio is doing the work.

LOAN REPAYMENTS

Your regular repayments continue to reduce your debt:

- Total debt now: $3,157,500

Your loans have dropped by $44,900 without any extra payments. This is the benefit of sticking with principal & interest.

EQUITY SNAPSHOT

Each property increases in value again:

- Total equity: $1,154,500
- LVR: 72.75%

Why this matters: For the first time, your equity has crossed $1 million. You've doubled your wealth in just 2 years — and you've done it with stable, conservative assets.

You now have a strong, income-producing, appreciating portfolio — and all you're doing is holding. Let's **move into Year 9**, where this momentum continues to build.

YEAR 9: EQUITY PASSES $1.4 MILLION

This year, you're continuing to do exactly what smart investors do: hold quality assets and let time and discipline do the work.

NO NEW PURCHASES THIS YEAR

You already own your full portfolio of 4 investment properties.

This year is again about growth and debt reduction.

PROPERTY VALUE GROWTH

- Total portfolio value: $4,568,000
- This is a $256,000 gain in property value over the year — without lifting a finger.

LOAN REPAYMENTS

- **Loan at start of year:** $3,157,500
- **Loan at end of year:** $3,113,300
- That's another $44,800 shaved off your total debt, just by continuing P&I repayments.

EQUITY SNAPSHOT

- Equity: $1,454,700
- LVR: 68%

What's happening here: Your equity has increased by more than $300,000 in one year — with no extra purchases, no renovations, no added risk.=

The plan is working. You're becoming wealthier simply by following the blueprint.

Next: Year 10, where you cross the $1.7 million equity mark — and hit a key wealth milestone.

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT. BOOK A STRATEGY SESSION

YEAR 10: MOMENTUM BUILDS — $1.7M EQUITY ACHIEVED

You're now in the heart of the wealth-building phase. Your loans keep shrinking, your properties keep growing, and your equity continues to snowball — all without you making any new moves.

NO NEW PURCHASES THIS YEAR

You've completed your acquisition journey. Now the goal is to hold strong and watch your position improve year after year.

PROPERTY VALUE GROWTH

- Total portfolio value: $4,840,000
- That's another $272,000 increase in value across your four properties.

LOAN REPAYMENTS

- Loan at start of year: $3,113,300
- Loan at end of year: $3,069,800
- You've reduced your total debt by $43,500 in just one year — without doing anything differently.

EQUITY SNAPSHOT

- Total equity: $1,770,200
- LVR: 63%

Why this matters: Your equity has grown by over $1.5 million since Year 0. You've crossed the $1.7 million mark — putting you in a position of serious financial control.

This is what real, sustainable wealth creation looks like — consistent, reliable, and fully supported by real assets.

Let's keep going with Year 11, where you move even closer to financial freedom.

YEAR 11: $2M EQUITY IS NOW IN SIGHT

The results are compounding faster now. Your assets keep rising in value, your loans keep shrinking, and your equity is surging with every passing month.

NO NEW PURCHASES THIS YEAR

You've already built your portfolio. This year is about letting it work.

PROPERTY VALUE GROWTH

- Total portfolio value: $5,129,000
- That's an increase of $289,000 this year alone.

LOAN REPAYMENTS

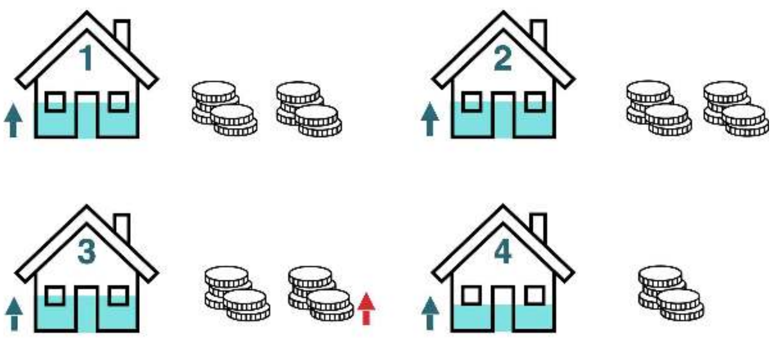
- Loan at start of year: $3,069,800
- Loan at end of year: $3,026,800
- Another $43,000 off your debt just through regular monthly repayments.

EQUITY SNAPSHOT

- Total equity: $2,102,200
- LVR: 59%

Why this matters: You're now holding more than $2 million in equity — a result few investors ever reach. You've done it safely, conservatively, and without needing to overextend or take on risky strategies.

You now have serious options: refinance, sell one property to pay off another, or continue to hold and let your equity grow even further.



Let's move into Year 12, where your equity position accelerates again and your LVR drops into the 50s.

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT. **BOOK A STRATEGY SESSION**

YEAR 12: STEADY GROWTH, LOWER RISK

You're now entering the "quiet acceleration" phase of your portfolio — where the risk keeps dropping, and your wealth keeps climbing without you needing to do a thing.

NO NEW PURCHASES THIS YEAR

Your portfolio of 4 investment properties is complete. This year, just like the last few, is about letting your assets work for you.

PROPERTY VALUE GROWTH

- Total portfolio value: $5,434,000
- That's another $305,000 increase in value over the year — just from passive growth.

LOAN REPAYMENTS

- Loan at start of year: $3,026,800
- Loan at end of year: $2,984,600
- You've reduced your debt by another $42,200 this year.

EQUITY SNAPSHOT

- Total equity: $2,449,400
- LVR: 55%

Why this matters: Your loan-to-value ratio has now dropped into the 50s. This makes your portfolio safer than ever — and sets you up for incredible flexibility in the years ahead.

You're now in a strong position to reduce risk even further, refinance for income, or simply coast toward retirement on a rising tide of passive wealth.

Up next: Year 13, where your portfolio crosses the $2.8 million equity mark and your debt keeps falling.

YEAR 13: $2.7M EQUITY AND STILL CLIMBING

By now, your portfolio is doing exactly what it was designed to do — create wealth without chaos. You've built a powerful, self-sustaining investment engine that keeps growing your net worth month after month.

NO NEW PURCHASES THIS YEAR

No more acquisitions. This is pure compounding now.

PROPERTY VALUE GROWTH

- Total portfolio value: $5,759,000
- That's another $325,000 in capital growth this year — and you didn't lift a finger to earn it.

LOAN REPAYMENTS

- Loan at start of year: $2,984,600
- Loan at end of year: $2,942,800
- Another $41,800 paid off through simple, consistent repayments.

UPDATED EQUITY POSITION

- Total equity: $2,816,200
- LVR: 51%

Why this matters: Your loan-to-value ratio is approaching 50%, which is an incredibly strong financial position. You have both wealth and flexibility — and can now make decisions from a place of power.

You've built this without speculation, without risky leverage, and without gambling on market timing.

Let's continue into Year 14, where the finish line is in sight and your equity cracks the $3 million mark.

YEAR 14: OVER $3M IN EQUITY — AND LVR NEARS 50%

You're now on the home stretch. The portfolio has matured, the debt is under control, and your equity is continuing to grow faster than ever.

NO NEW PURCHASES THIS YEAR

You've held steady for 7 years with the same 4 properties — and it's paying off in spades.

PROPERTY VALUE GROWTH

- Total portfolio value: $6,102,000
- That's another $343,000 in passive capital growth this year alone.

LOAN REPAYMENTS

- Loan at start of year: $2,942,800
- Loan at end of year: $2,901,500
- You've reduced your loan balance by another $41,300 just by continuing your principal & interest repayments.

UPDATED EQUITY POSITION

- Total equity: $3,200,500
- LVR: 47.25%

Why this matters: Your equity has now surpassed $3 million, and your LVR has dropped below 50% — a major financial safety benchmark. This means your risk is low, your wealth is high, and you have a huge amount of flexibility.

You're well ahead of the average investor and positioned for early retirement, passive income, or further portfolio leverage — all without stress.

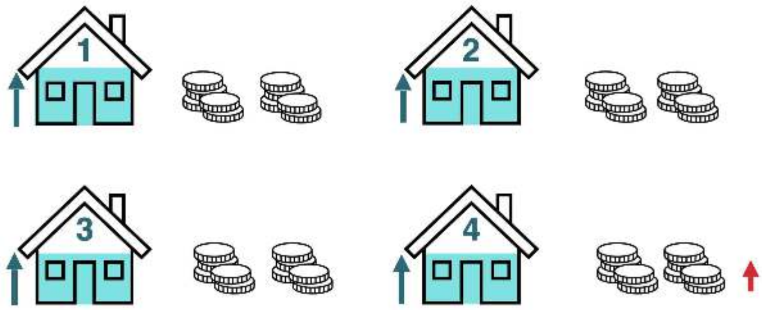
Let's head into Year 15, where your journey hits its peak: high equity, low debt, and full financial control.

YEAR 15: THE PLAN PAYS OFF — YOU WIN ON EVERY FRONT

You've made it. After 15 years of disciplined strategy, steady growth, and zero panic, your property portfolio is a powerhouse of low-risk, high-equity wealth.

NO NEW PURCHASES THIS YEAR

You've owned four properties for eight years now — and their value continues to rise while your debt keeps falling.



PROPERTY VALUE GROWTH

- **Total portfolio value:** $6,465,000
- That's another $363,000 gained this year

LOAN REPAYMENTS

- **Loan at start of year:** $2,901,500
- **Loan at end of year:** $2,861,000
- You've reduced your debt by another $40,500, even this late in the journey, the loan is still shrinking.

EQUITY SNAPSHOT

- **Total equity:** $3,604,000
- **LVR:** 44.25%

Why this matters: You now hold over $3.6 million in net equity with a loan-to-value ratio of just 45%. That gives you total financial flexibility — whether you want to draw income, refinance, sell, or simply hold.

This outcome is based on one version of the plan — the conservative path. But your plan doesn't need to follow this exact route. You might want to move faster, take a different risk approach, or build around properties you already own.

Whatever your goals, we'll help design a plan that works for you.

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT.

This is just one version of the plan. Your strategy will be built around you.

BOOK A STRATEGY SESSION

WHY THIS PLAN IS SO SAFE AND WHY THAT'S THE POINT

The 15-year blueprint you've just read is one example of a safe, sustainable approach to long-term property wealth. It's not about chasing trends or gambling on hot spots — it's about structure, patience and smart decision-making.

This version suits many everyday Australians, but your version might look different. Here's why this model works — and why it's often a great starting point:

20% DEPOSITS ONLY

No risky 5–10% deposits. No Lenders Mortgage Insurance (LMI).

Every purchase in this plan uses a full 20% deposit — ensuring safer lending, stronger bank relationships, and lower monthly repayments.

PRINCIPAL & INTEREST LOAN

Many investors use interest-only loans to keep repayments low — but that just delays debt reduction.

This plan uses P&I loans so you're actually paying down your mortgages year after year, building equity the right way.

BUY AND HOLD ONLY

No renovations, no subdivisions, no fancy developments. This is about buying solid, established homes in strong-growth areas — and letting time and rent do the work.

It's simple, proven, and stress-free.

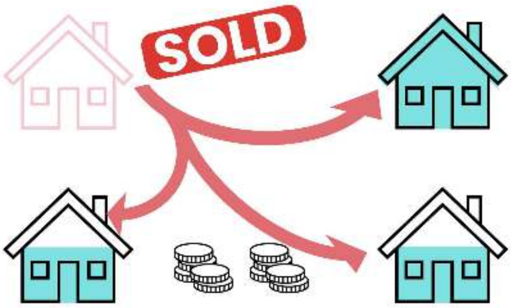
LONG-TERM GROWTH MODEL

This plan uses a steady, moderate growth assumption — but real markets have ups and downs, booms and plateaus.

Over 15 years, you'll likely experience at least one major growth cycle that can outperform these projections.

AVOIDS HOT SPOT TRAPS

We don't chase speculative boom towns. We focus on stable, diversified locations with long-term population growth, infrastructure spending, and rental demand, places that keep performing long after the media loses interest.



PREFER SOMETHING MORE AGGRESSIVE OR FLEXIBLE?

We can explore options that align with your goals. This is just one way forward.

BOOK A STRATEGY SESSION

SPREADSHEET

ABOUT THE 15 YEAR BLUEPRINT PLAN

The figures in this calculator are based on a client scenario to demonstrate how the 15-year blueprint works.

These assumptions were used to build the model:

- Annual capital growth of 6%
- Gross rental yield of 4.5%
- Two applicants earning $125,000 each
- No children or dependents
- No existing liabilities or debts
- Baseline living expenses
- Notional rent expense applied

Your actual strategy may differ based on your income, goals and risk profile. To get a version tailored to your situation, book a free strategy session and we'll create a personalised plan for you.

Family Income of $250k with Notional Rent and no Liabilities

		Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Property 1	Purchase Price	$740,000	$784,000	$831,000	$880,000	$932,000	$987,000	$1,046,000	$1,108,000	$1,174,000	$1,244,000	$1,318,000	$1,397,000	$1,480,000	$1,568,000	$1,662,000	$1,761,000
	Stamp Duty	$14,800															
	Deposit	$162,800															
	Cash Out				-$136,600			-$162,000	-$61,300								
	Loan	-$592,000	-$583,700	-$575,500	-$567,400	-$694,100	-$684,400	-$674,800	-$825,100	-$874,000	-$861,800	-$849,700	-$837,800	-$826,100	-$814,500	-$803,100	-$791,900
	Net Equity	**$148,000**	**$200,300**	**$255,500**	**$176,000**	**$237,900**	**$302,600**	**$209,200**	**$221,600**	**$300,000**	**$382,200**	**$468,300**	**$559,200**	**$653,900**	**$753,500**	**$858,900**	**$969,100**
	LVR	80%	74%	69%	80%	74%	69%	80%	80%	74%	69%	64%	60%	56%	52%	48%	45%
Property 2	Purchase Price				$784,000	$831,000	$880,000	$932,000	$987,000	$1,046,000	$1,108,000	$1,174,000	$1,244,000	$1,318,000	$1,397,000	$1,480,000	$1,568,000
	Stamp Duty				$24,700												
	Deposit				$136,600												
	Cash Out				$44,900			-$144,400	-$54,400								
	Loan				-$627,200	-$618,400	-$609,700	-$601,200	-$735,200	-$778,500	-$767,600	-$756,900	-$746,300	-$735,900	-$725,600	-$715,400	-$705,400
	Net Equity				**$156,800**	**$212,600**	**$270,300**	**$186,400**	**$197,400**	**$267,500**	**$340,400**	**$417,100**	**$497,700**	**$582,100**	**$671,400**	**$764,600**	**$862,600**
	LVR				80%	74%	69%	80%	80%	74%	69%	64%	60%	56%	52%	48%	45%
Property 3	Purchase Price							$932,000	$987,000	$1,046,000	$1,108,000	$1,174,000	$1,244,000	$1,318,000	$1,397,000	$1,480,000	$1,568,000
	Stamp Duty							$18,700									
	Deposit							$306,400									
	Cash Out								-$154,300								
	Loan							-$644,300	-$635,300	-$778,500	-$767,600	-$756,900	-$746,300	-$735,900	-$725,600	-$715,400	-$705,400
	Net Equity							**$287,700**	**$197,400**	**$267,500**	**$340,400**	**$417,100**	**$497,700**	**$582,100**	**$671,400**	**$764,600**	**$862,600**
	LVR							69%	80%	74%	69%	64%	60%	56%	52%	48%	45%
Property 4	Purchase Price								$987,000	$1,046,000	$1,108,000	$1,174,000	$1,244,000	$1,318,000	$1,397,000	$1,480,000	$1,568,000
	Stamp Duty								$19,800								
	Deposit								$270,000								
	Cash Out																
	Loan								-$736,800	-$726,500	-$716,300	-$706,300	-$696,400	-$686,700	-$677,100	-$667,600	-$658,300
	Net Equity								**$250,200**	**$319,500**	**$391,700**	**$467,700**	**$547,600**	**$631,300**	**$719,900**	**$812,400**	**$909,700**
	LVR								75%	69%	65%	60%	56%	52%	48%	45%	42%
Total Property Value		$740,000	$784,000	$831,000	$1,664,000	$1,763,000	$1,867,000	$2,910,000	$4,069,000	$4,312,000	$4,568,000	$4,840,000	$5,129,000	$5,434,000	$5,759,000	$6,102,000	$6,465,000
Total Debt		-$592,000	-$583,700	-$575,500	-$1,286,300	-$1,312,500	-$1,294,100	-$2,226,700	-$3,202,400	-$3,157,500	-$3,113,300	-$3,069,800	-$3,026,800	-$2,984,600	-$2,942,800	-$2,901,500	-$2,861,000
Equity Percentage		20.00%	25.55%	30.75%	22.70%	25.55%	30.69%	23.48%	21.30%	26.77%	31.85%	36.57%	40.99%	45.08%	48.90%	52.45%	55.75%
Equity		**$148,000**	**$200,300**	**$255,500**	**$332,800**	**$450,500**	**$572,900**	**$683,300**	**$866,600**	**$1,154,500**	**$1,454,700**	**$1,770,200**	**$2,102,200**	**$2,449,400**	**$2,816,200**	**$3,200,500**	**$3,604,000**
Monthly Income																	
		$2,775	$2,940	$3,116	$3,300	$3,495	$3,701	$3,923	$4,155	$4,403	$4,665	$4,943	$5,239	$5,550	$5,880	$6,233	$6,604
					$2,940	$3,116	$3,300	$3,495	$3,701	$3,923	$4,155	$4,403	$4,665	$4,943	$5,239	$5,550	$5,880
								$3,495	$3,701	$3,923	$4,155	$4,403	$4,665	$4,943	$5,239	$5,550	$5,880
									$3,290	$3,487	$3,693	$4,403	$4,665	$4,943	$5,239	$5,550	$5,880
		$2,775	**$2,940**	**$3,116**	**$6,240**	**$6,611**	**$7,001**	**$10,913**	**$14,848**	**$15,734**	**$16,668**	**$18,150**	**$19,234**	**$20,378**	**$21,506**	**$22,883**	**$24,244**

LET'S MAP OUT YOUR VERSION OF THIS BLUEPRINT.

BOOK A STRATEGY SESSION

CAN YOU GO FASTER? ABSOLUTELY.

This 15-year plan is just one example of what's possible with a low-risk, structured approach. But it's not the only path:

- You can accelerate the plan and complete it in 10 years by contributing more savings or buying sooner.
- You can repeat the strategy again with a new set of properties.
- You can customise it to fit your personal risk appetite and income goals.

DRAGAN DIMOVSKI

FOUNDER, BUYERS AGENCY AUSTRALIA

Dragan is your Qualified Property Investment Advisor with extensive experience in custom designing property portfolios optimised to generate wealth. Dragan plans your financial freedom with precision, working within your risk tolerance to achieve your goals in the most efficient way possible.

Dragan guides the process from start to finish, ensuring your financial security for generations to come.

0483 963 369

info@buyersagencyaustralia.com.au

SAMUEL UNO

B. COMM (ACCOUNTING) CA
FRANCHISE OWNER MORTGAGE CHOICE

As a qualified Chartered Accountant with extensive experience in the mortgage broking industry, Samuel takes a holistic view of your finances. Working with you in building property wealth over the long term.

His team will guide you on the entire process from start to finish, and ensure your interest rate always remains competitive into the future.

0402 841 905

samuel.uno@mortgagechoice.com.au

Whether you want to go faster, safer, or bigger, This team will help you tailor the plan to suit you. Book a strategy session with us today

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