CONTENTS

| | INTRODUCTIO | DN | j |
|--------|---|---|-----|
| PART I | WHY YOU SHOULD BUILD A PROPERTY INVESTMENT BUSINESS | | |
| | CHAPTER 1 | WHAT YOU MUST DO TO BECOME RICH | 6 |
| | CHAPTER 2 | DOES MONEY MAKE YOU RICH? | 15 |
| | CHAPTER 3 | THE FOUR LEVELS OF INVESTING | 20 |
| | CHAPTER 4 | WEALTH-BUILDING INVESTMENT CONCEPTS | 30 |
| | CHAPTER 5 | WEALTH ACCELERATORS USED BY THE RICH | 44 |
| | CHAPTER 6 | THE BIG SECRETS OF THE RICH | 48 |
| | CHAPTER 7 | THE RULES OF MONEY IN THE NEW FINANCIAL ERA | 57 |
| | CHAPTER 8 | THE MYTH OF INVESTMENT RISK | 65 |
| PART 2 | THE RULES | OF PROPERTY INVESTMENT | 73 |
| | CHAPTER 9 | GETTING IN THE GAME OF PROPERTY | 74 |
| | CHAPTER 10 | HOW TO LIVE THE LIFE OF A PROPERTY MULTI MILLIONAIRE | 76 |
| | CHAPTER 11 | THE PROPERTY PUZZLE - UNDERSTAND WHAT GAME YOU'RE PLAYING | 85 |
| | CHAPTER 12 | WHAT MAKES AN "INVESTMENT GRADE" PROPERTY | 89 |
| | CHAPTER 13 | KNOW HOW PROPERTY INVESTMENT REALLY WORKS | 96 |
| | CHAPTER 14 | HERE'S WHAT I LEARNED FROM A GAME OF MONOPOLY | 100 |
| | CHAPTER 15 | THE PROPERTY MARKET MOVES IN CYCLES | 103 |
| | CHAPTER 16 | DEMOGRAPHICS HOLD THE KEY | 110 |
| | CHAPTER 17 | SURROUND YOURSELF WITH A GOOD TEAM | 113 |
| PART 3 | USING FIN | ANCE AS AN ACCELERATOR OF WEALTH | 115 |
| | CHAPTER 18 | INTRODUCTION TO THE FINANCE SECTION | 116 |
| | CHAPTER 19 | THE POWER OF LEVERAGE | 118 |
| | CHAPTER 20 | HOW TO GET MORE MONEY FROM THE BANKS | 126 |
| | CHAPTER 21 | INSIDER TIPS TO GET THE BANKS TO LEND YOU MORE | 132 |
| | CHAPTER 22 | RIDING THE REAL ESTATE ROLLER COASTER | 143 |
| | CHAPTER 23 | THE DIFFERENCE BETWEEN AN OFFSET ACCOUNT AND A LINE OF CREDIT | 149 |
| | CHAPTER 24 | GET YOUR LOAN STRUCTURE RIGHT | 153 |

| | CHAPTER 25 | SOME OTHER FINANCE TIPS | 161 |
|--------|-------------------|--|-----|
| | CHAPTER 26 | THE CHALLENGES OF BEING SELF-EMPLOYED AND GETTING A LOAN | 164 |
| | CHAPTER 27 | FINANCE BROKERS AS MIDDLE MEN AND WOMEN | 167 |
| | CHAPTER 28 | WHAT YOU SHOULD CONSIDER WHEN REFINANCING | 171 |
| | CHAPTER 29 | LENDER'S MORTGAGE INSURANCE | 176 |
| PART 4 | USING TAX | AS AN ACCELERATOR OF WEALTH | 181 |
| | CHAPTER 30 | UNDERSTANDING THE TAX ADVANTAGES OF PROPERTY INVESTMENT | 182 |
| | CHAPTER 31 | TAX BASICS FOR PROPERTY INVESTORS | 184 |
| | CHAPTER 32 | TAX STRATEGIES OF THE WEALTHY | 196 |
| | CHAPTER 33 | INTEREST DEDUCTIONS AND NEGATIVE GEARING | 206 |
| | CHAPTER 34 | REPAIRS AND MAINTENANCE | 214 |
| | CHAPTER 35 | APPRECIATING DEPRECIATION | 222 |
| | CHAPTER 36 | STRUCTURES FOR SUCCESS | 229 |
| | CHAPTER 37 | WHAT IS A COMPANY? | 239 |
| | CHAPTER 38 | WHAT IS A TRUST? | 245 |
| | CHAPTER 39 | WHAT IS A DISCRETIONARY TRUST? | 257 |
| | CHAPTER 40 | OTHER TYPES OF TRUSTS | 264 |
| | CHAPTER 41 | OKAY, NOW EXPLAIN MORE ABOUT THIS TRUST THING TO ME | 269 |
| | CHAPTER 42 | TOPTAXTIPS | 283 |
| PART 5 | A LITTLE B | IT ABOUT THE LAW AND PROPERTY | 289 |
| | CHAPTER 43 | INTRODUCTION TO THE LEGAL SECTION | 290 |
| | CHAPTER 44 | HOW SOPHISTICATED INVESTORS MANAGE THEIR RISKS AND PROTECT THEIR ASSETS $$ | 291 |
| | CHAPTER 45 | ESTATE PLANNING | 299 |
| | CHAPTER 46 | WHERE THERE'S A WILL THERE'S A RELATIVE | 304 |
| | CHAPTER 47 | SOME FURTHER ASPECTS OF ESTATE PLANNING | 309 |
| | CHAPTER 48 | FAMILY FEUDS AND LOST INHERITANCES: HOW TO AVOID A FALL OUT | 313 |
| | CHAPTER 49 | WHO GETS THE HOUSE IF WE BREAK UP? | 318 |
| PART 6 | CONCLUSI | ON | 321 |
| | CHAPTER 50 | SOME FINAL THOUGHTS | 322 |

VII