



PROPERTY INVESTMENT FINANCE SPECIALISTS

- **Trusts**
- **Syndicates**
- **Self Managed Superannuation Funds**
- **Family Protected Assets**
- **Tax and Debt-Effective Funding Strategies**
- **Building Wealth Through Property Made Simple**
- **Guided by Experts**





Amol Khuntale

Director – Mortgage Broker

Amol Khuntale is an experienced Mortgage Broker, Property Investor and Property Developer, and the Founder of ASK Financials who is dedicated to helping everyone in simplifying their finance side through innovative wealth creation strategies.

About Ask Financials Everywhere

We help property investors looking to build a property portfolio by offering strategic property finance advice. It's a way for time-poor professionals to achieve financial freedom by overcoming common challenges such as lacking a strategy and team that often stop them from creating wealth and building a property portfolio.

Value We Provide

- ✓ Provide specialized, personalized, comprehensive, and confidential mortgage and financial service.
- ✓ Proactive in managing the progress of a loan application.
- ✓ Proactively manage the post-approval process to ensure that your loan settles on time.
- ✓ Keep you informed and market developments on a regular and timely basis.
- ✓ We personally take the time to review your situation, on the anniversary of your loan, each year, at no cost.



Our Vision

“

To help everyone we meet buy one property more

”



Our Mission

Finance is Key

Harness what
we know

Refine with
Practice

Document Proven
Systems

Let Outcomes
Drive Us

Pass to Others
with Abundance
and a Keen
Interest

Trust in the
Process



Core Business Values

The client journey never ends, it is eternal and evolving. We want to be a relevant and meaningful part of that ongoing conversation



We believe in lifelong learning; For our brokers, our leaders, our team



We embrace technology and innovation



Operational excellence, service leadership and client confidence are not negotiable



Complacency has no place here. With care and diligence comes exceptional results for our clients



 **ASK**
FINANCIALS



OUR PROCESS



1



STARTS with my confidential, initial consultation where I work with you to identify your immediate finance needs, your long-term financial goals, priorities, roadblocks and what you're ideally seeking in a finance solution

2



I then begin our RESEARCH I will shortlist and recommend lenders who are the best fit for you. Best fit means they are recommended in your best interests, and they don't always mean best rates

3



I then begin our RESEARCH I will shortlist and recommend lenders who are the best fit for you. Best fit means they are recommended in your best interests, and they don't always mean best rates

6



Project management is where we shine. I proactively follow up with the lender and all stakeholders to ensure that milestones are met in a timely fashion. That continues all the way up to loan settlement

5



I then prepare and submit your loan application with my covering recommendation to ensure the highest probability of FINANCE APPROVAL in the most efficient time

4



Reports and RECOMMENDATIONS are shared with you along with my expert advice to help you choose the most suitable lender to execute your finance solution and strategy

OUR SERVICE GUARANTEE

Client For Life



To provide specialised, personalised, comprehensive and confidential finance advice and service at a time and place convenient to you.



To be available to take your phone calls and texts 7 days a week, till 10pm.



To be proactive in managing the progress of your loan application to ensure that all milestones are met in a timely fashion.



To proactively manage the post- approval process to ensure that your loan settles on time.



To stay in regular contact with you, post settlement, to ensure you are 100% satisfied.



To maintain accurate, up-to- date and confidential loan records.



To keep you informed and market developments on a regular and timely basis.



At your convenience, to personally take the time to review your situation, on the anniversary of your loan, each year, at no cost.

Our Panel of Experts

- Building Inspector
- Pest Inspector
- Buyers Agents
- Building Surveyors
- Property Valuers
- Builders
- Accountants





**Follows are just some of the reports
we prepare for our clients**

AN EXAMPLE



Portfolio Planning

This is a conservative estimate of your property values, debt and equity position over time.
It assumes a 3% pa capital growth rate and interest only loan repayments

YOUR EXISTING PORTFOLIO	TODAY	5 years	10 years	15 years	20 years	25 years
Property Portfolio	\$2,185,000	\$2,533,014	\$2,936,457	\$3,404,159	\$3,946,353	\$4,574,905
Balance Investment	\$1,623,000	\$1,623,000	\$1,623,000	\$1,623,000	\$1,623,000	\$1,623,000
Loan Balance LVR	74%	64%	55%	48%	41%	35%
EQUITY	\$ 562,000	\$ 910,014	\$1,313,457	\$1,781,159	\$2,323,353	\$2,951,905

EXISTING PORTFOLIO PLUS NEW PURCHASE \$400,000	TODAY	5 years	10 years	15 years	20 years	25 years
Property Portfolio Balance	\$2,585,000	\$2,996,723	\$3,474,024	\$4,027,346	\$4,668,798	\$5,412,416
Investment Loan Balance	\$1,983,000	\$1,983,000	\$1,983,000	\$1,983,000	\$1,983,000	\$1,983,000
LVR	75%	66%	57%	49%	42%	37%
EQUITY	\$ 602,000	\$1,013,723	\$1,491,024	\$2,044,346	\$2,685,798	\$3,429,416

Debt Re-Structure Strategy

This Debt Re-Structure relates to Portfolio Plan.

It assumes an average 4.25% pa interest rate on borrowings with P&I repayments amortized over a 30-year loan term. It also assumes a 3.29% pa average rental yield.

YOUR EXISTING PORTFOLIO			
	5 Years	10 Years	15 Years
PORTFOLIO \$2,185,000	\$2,533,014	\$2,936,457	\$ 3,404,159
LOAN BAL \$1,623,000	\$1,352,500	\$1,082,000	\$ 811,500
Monthly Loan PMTS	\$7,985	\$7,985	\$7,985
Monthly Net Rent	\$6,944	\$8,050	\$9,333
Monthly Surplus/(Shortfall)	(\$1,041)	\$ 65 \$780	\$1,348
Annual Surplus/(Shortfall)	(\$12,492)		\$16,176
ADJUSTMENTS			
Interest Costs PA	(\$57,481)	(\$45,985)	(\$34,489)
Principal Reduction PA	\$38,339	\$49,835	\$61,331
Adjusted Annual Surplus	\$25,847	\$50,615	\$77,507

EXISTING PORTFOLIO + NEW PURCHASE \$400,000			
	5 Years	10 Years	15 Years
PORTFOLIO \$2,585,000	\$2,996,723	\$3,474,024	\$4,027,346
LOAN BAL \$1,983,000	\$1,652,500	\$1,322,000	\$ 911,500
Monthly Loan PMTS	\$9,755	\$9,755	\$ 9,755
Monthly Net Rent	\$8,216	\$9,524	\$11,040
Monthly Surplus/(Shortfall)	(\$1,539)	(\$ 231)	\$1,285
Annual Surplus/(Shortfall)	(\$18,468)	(\$2,772)	\$15,420
ADJUSTMENTS			
Interest Costs PA	(\$70,210)	(\$56,185)	(\$38,739)
Principal Reduction PA	\$46,850	\$60,875	\$78,321
Adjusted Annual Surplus	\$28,382	\$58,103	\$93,741

OUR TESTIMONIALS

What our clients say about us





Google Reviews

i **ishaan khanna**
2 reviews
★★★★★ 5 months ago

Amol and Swap have been fantastic to deal with from day one, very helpful and professional. I had multiple loans with different banks - Amol was forthcoming with his advise and very prompt in his service and helped navigate through the process smoothly. I was also able to tap into Amol's extensive knowledge of the lending industry and the property market. I would highly recommend Amol and Swap for your lending requirements.

S **Sumanth Reddy**
10 reviews
★★★★★ 6 months ago

Amol from Ask Financials was very professional in helping me with my home loan process. I would really appreciate his patience and support with all my queries during the whole process. I would strongly recommend Amol from Ask Financials to anyone looking for professional help.

S **shivam tyagi**
1 review
★★★★★ a month ago

Amol is a fantastic broker to work with. He is very professional, punctual and very friendly. We had the pleasure of working with him. He made our investment property journey very smooth and helped us choose the right lender based on our situation . Amol is a very knowledgeable and We would definitely recommend him to anyone planning on purchasing a home.

S **Sharif Islam**
Local Guide · 27 reviews
★★★★★ 4 weeks ago

I recently used Ask Financial to secure a home loan for my new Investment property and I couldn't be happier with the service I received. Amol was knowledgeable, professional and always available to answer my questions and guide me through the process. He helped me find the right mortgage product for my needs and secured a great rate for me. The whole process was seamless and stress-free thanks to Amol's expertise and attention to detail. I highly recommend Amol to anyone in need of a home loan or refinance.

Sunny Shrivastav
17 reviews · 6 photos
★★★★★ a month ago

Amol and his team have recently helped me with a number of mortgage queries. They were very thorough, great communicators and patient with my multiple requests. Amol walked me through multiple scenarios and helped me find the best product to suit my needs. Amol was recommended to me by a friend and I now highly recommend Amol at ASK Financials.

Ravi Nandan
5 reviews · 6 photos
★★★★★ 2 months ago

My experience with ASK Financials has been fantastic. Amol is very attentive, very detailed and well informed. Kept me in loop all throughout, told me the timelines upfront and settlement was on dot and hassle free. Highly recommend ASK Financials and Amol for all your financial needs.

Attention to detail and documentation was through and zero surprises.

Personal touch and gift after settlement was very well thought and beautiful. Thanks Amol for such a beautiful hamper.

H **Hunter Nelson**
2 reviews
★★★★★ 3 weeks ago **NEW**

Amol at ASK Financials has been great to work with. He helped me with my first home loan and most recently with refinancing. Amol was a great help in talking me through many options and answering any questions I had along the way. Amol kept me updated regularly and was a pleasure to work with. Highly recommend ASK Financials.

Akshay Waghule
Local Guide · 25 reviews · 11 photos
★★★★★ 6 months ago

Amol was very helpful and helped me get my first home loan! He was very responsive and got me the best rate!

He is a very investor savvy broker and always has the knowledge and data to show you the best options available according to your budget. He will go above and beyond to get the loan approval which is not an easy task these days with high interest rates.

A recent **CASE STUDY**

David & Janita (not their real names) were paying out \$3,411 a month on investment loans worth \$690,000 P&I. Surely, they could do better. But EVERYONE said NO!! They were trapped paying "Bank Loyalty Tax!" Interest of 4.29% pa

You see their problem was two-fold:

1. Though his business survived COVID and Melbourne's extended lockdown period, no one would accept ANY of the business income, AND
 2. She was awaiting renewal of her Employment Contract (early in 2021) Then they came to see us. Out of our Panel of around 50 lenders, we found one who said **YES**
- At an interest rate of **2.49%** pa fixed for 2 years, interest only
 - A saving of **1.80%** pa
 - Reducing their monthly loan repayments to **\$1,317***
 - Access to equity of **\$90,000** to fund their next investment purchase
 - NEW, higher loan amount of **\$780,000**



**SAVING THEM \$2,094 A MONTH OR
\$484 A WEEK, BOTTOMLINE**

And that Financial Family Miracle
INCLUDES \$4,000 Refinance CASH BACK.
AND kicked off for them just before
Christmas 2020, thanks to technology!

*Based on loans worth \$780,000 at 2.49% pa Interest only, fixed for 2 years, over 30-year loan term. Maximum interest only period 5 years. At conversion to P&I repayments, monthly repayments will increase to \$3,496/month. NOTE that upon expiration of the 2-year fixed interest rate period, the future or revert rate is assumed to be the same for monthly repayment estimation purposes





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