



10 PROPERTY INVESTING MISTAKES TO AVOID

Lessons from mistakes that can slow down your portfolio.

01	Choosing the Wrong Mortgage Broker Use a broker who understands property investors and how to protect your future borrowing capacity - not just how to get your next loan approved.
02	Targeting Cashflow Too Early Cashflow helps you hold property, but capital growth builds equity. Focusing only on positive cashflow early can limit your long-term wealth and ability to scale.
03	Cross-Securitising Your Properties Tying multiple properties together can make accessing equity and refinancing harder. Keeping loans separate helps protect your flexibility and control.
04	Buying in Your Own Backyard Familiarity does not make an area the best investment. Follow the data, numbers and property cycle rather than buying somewhere simply because you know it.
05	Loading Your Personal Name with Debt Buying everything in one personal name can create a borrowing ceiling. The right ownership and lending structure can be critical when building a larger portfolio.

10 PROPERTY INVESTING MISTAKES TO AVOID

06	Taking on Liabilities Car loans, credit cards, HECS and other liabilities can reduce borrowing capacity. Protect your serviceability and be conscious of debt that works against your goals.
07	Not Using a Buyer's Agent If you do not have the experience, data or time to study markets deeply, professional help can prevent costly mistakes and lost years of potential growth.
08	Cheaping Out on Property Management Saving a small amount on management fees can cost far more through poor tenants, delayed maintenance and vacancy. Quality management protects the asset.
09	Ignoring Building & Pest Inspections Do not just order the inspection - act on it. Investigate meaningful defects, speak with the inspector and use the report to negotiate, repair or walk away.
10	Buying at the Top of a Cycle By the time a market is surrounded by hype, much of the growth may have already occurred. Aim to identify markets earlier in their cycle rather than following the crowd.

More on this in my course.