



How to get a mortgage for investment property

What are the significant sources of financing in real estate?

1. Financing for Residential Property Lenders

2. Financing for Commercial property lenders

(a) Banks

(b) Building societies and credit unions

(c) Superannuation funds

(d) Finance firms

(e) Mortgage managers, lenders, and trusts

(f) Mortgage Brokers

What are the terms for mortgages?

Interest rate changes for loans

Loan length

Principle of Repayment

How to calculate loan repayments in real estate?

1. Interest-only loans calculation

2. Amortizing Loans (Annually)

When to expect loan payments

How to calculate monthly loan repayments and the outstanding loan?

Monthly amortizing loan payments

The outstanding loan

Fees

Mortgage Underwriting

Ability to pay back the debt

Protection in the case of a failure

Summary