



INFORMATION BROCHURE



<https://www.hofly.com.au/>

OUR **ZERO** DEPOSIT OPTION

A letter to our home buyers

Dear home buyer:

Have you been taught that the only way to escape the rent cycle is with a large deposit or the help of a family member? If so, then it's time to change your mindset because we have your solution.

For many, renting is costing \$450 a week or \$23,000 every year towards someone else's mortgage. Over 30 years, that's more than \$700,000 in dead rent money that you will **NEVER** see again!

Many simply haven't been given the opportunity they need to become a home owner. We're changing that because we believe EVERYONE deserves the chance to become a home owner.

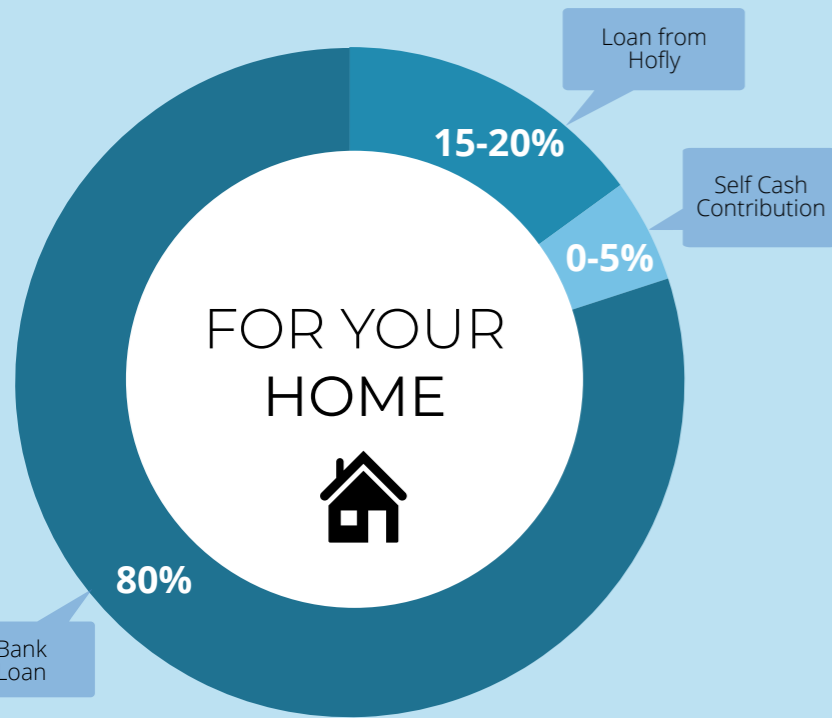
Deposits from \$0!

We're contributing a gift of zero deposit buying option to enable you to buy your home with less or no savings. Below we have outlined how it works, how you can benefit and the qualification criteria.

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ZERO DEPOSIT OPTION



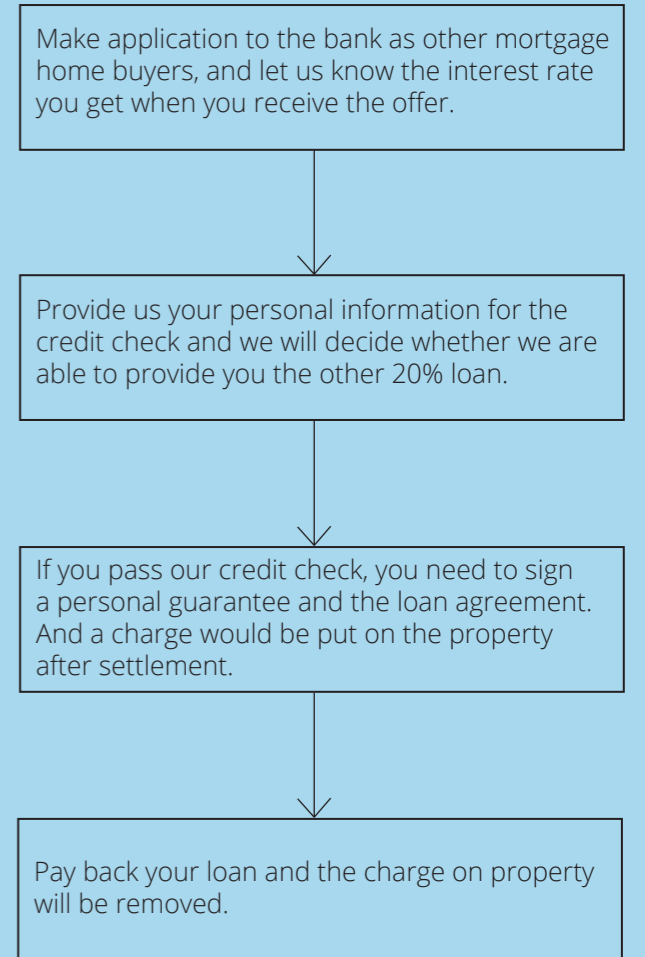
The zero-deposit buyer's option enables investors with less capital to invest in real estate properties. This is suitable for those who are looking for their first property or working class with not enough amount of capital for a normal purchase. The requirement of applying for this option is that the person must have a good credit record and the purchased property must be developed by Hofly Group. This option allows investors to buy a property with only 5% of cash deposit, 15% loan provided by Hofly and 80% of bank mortgage.

ADVANTAGE 95-100% loan; less or no capital requirement

CONDITIONS Stable work and income requirement of investors

Please note that this information is about Loan from Hofly only. Bank loan must be applied by the client individually.

APPLICATION SCHEDULE



REPAYMENT CHOICES

CHOICE ONE

The repayment of the loan made weekly/monthly in five years.

CHOICE TWO

The buyer can revalue and refinance the property in the future and use the fund received from the refinance to pay back the loan (the interest will keep charging until the loan is cleared). The value of the property must be determined by our designated property valuation service provider and you must refinance the property if the capital growth of the property has reached 20% of its value. The fund received must be used to pay back the loan. Otherwise Hofly can claim this activity as default and take back the property.

APPLICATION REQUIREMENTS

- a) Personal Credit Check
- b) Your personal guarantee for the loan.
- c) Loan agreement between you and the lender (Hofly Group).
- d) A charge will be lodged by lender after the settlement of the property (the charge will be removed when the loan is cleared).



“ GET YOUR DREAM HOME WITH 100% LOAN . *

* Subject to our terms and conditions

CHOICE ONE CASE STUDY

Assume you bought Unit 201 of our [The Urban] project, a 2-bedroom apartment and the price would be \$815000. You also joined our "zero-deposit" option so our company would provide a 15% to 20% loan for the property. Therefore, the sources of fund you would use will be shown as following:

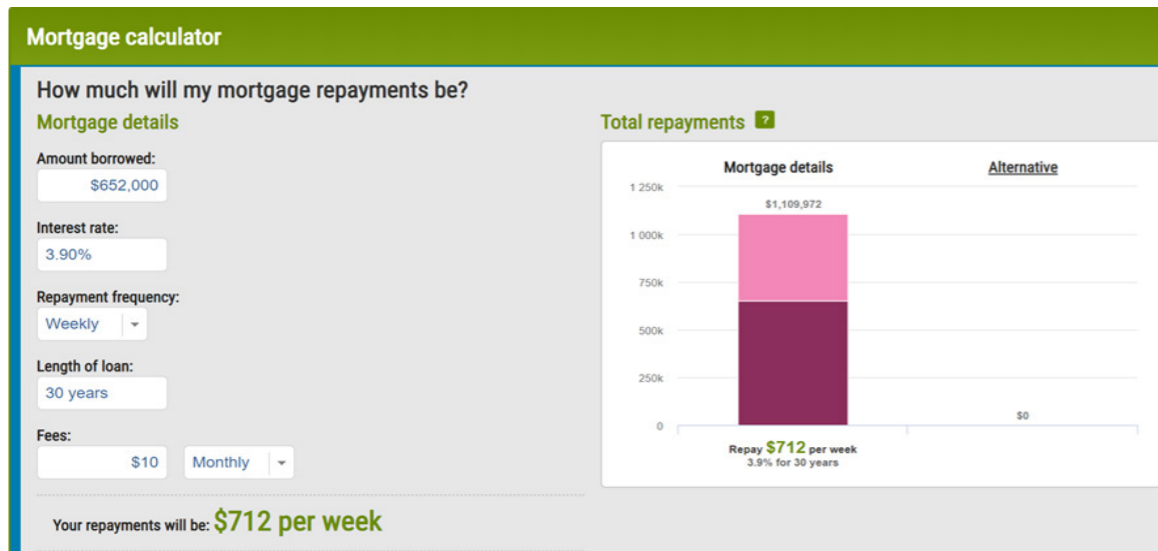
Source 1: Bank mortgage, annual rate from 3.5% to 4.5% (depends on the bank), consists of 80% of the fund. Payable in 30 years.

Source 2: Loan from our company, same annual rate as the bank gives you, consists of 15% to 20% of the fund. Payable in 5 years.

Source 3: Cash from you, no interest rate, consists of 0% to 5% of the fund.

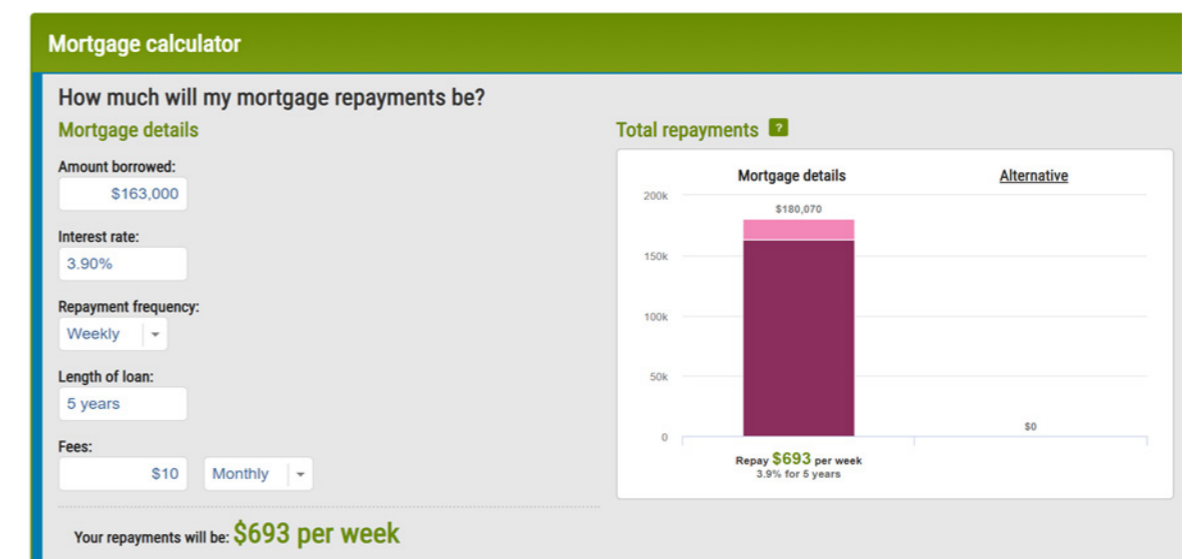
In this case, you would be able to purchase the property even if you have no cash on hand and this is how our "zero-deposit option" works-----we provide the buyer a 15% to 20% property value loan when he purchases the property. The length of the loan would be 5 years and the interest rate would be same as the rate your bank gives you.

So now we continue the case above and assume the interest rate you received from the bank is 3.9% annually and the bank loan maturity is 30 years. The money you own the bank would be $\$815000 \times 80\% = \652000 . Apply the interest rate above, the money you need to pay back the bank would be \$712 per week.



CHOICE ONE CASE STUDY

For the other 20%, assume you have no cash on hand right now. The amount of loan we provide would be $\$815000 \times 20\% = \163000 . Apply the same interest rate which is 3.9% as the bank and a maturity of 5 years, the required payment every week would be \$693.



Therefore, the weekly payment your need to pay would be:

$\$693 + \$712 = \$1405$ for the first 5 years.

And \$712 for the rest 25 years.

This is just an assumed example based on the interest rate and unit price provided, the real situation may vary.

CHOICE TWO CASE STUDY

Assume you bought Unit 201 of our [The Urban] project, a 2-bedroom apartment and the price would be \$815000. You also joined our "zero-deposit" option so our company would provide a 15% to 20% loan for the property. Therefore, the sources of fund you would use will be shown as following:

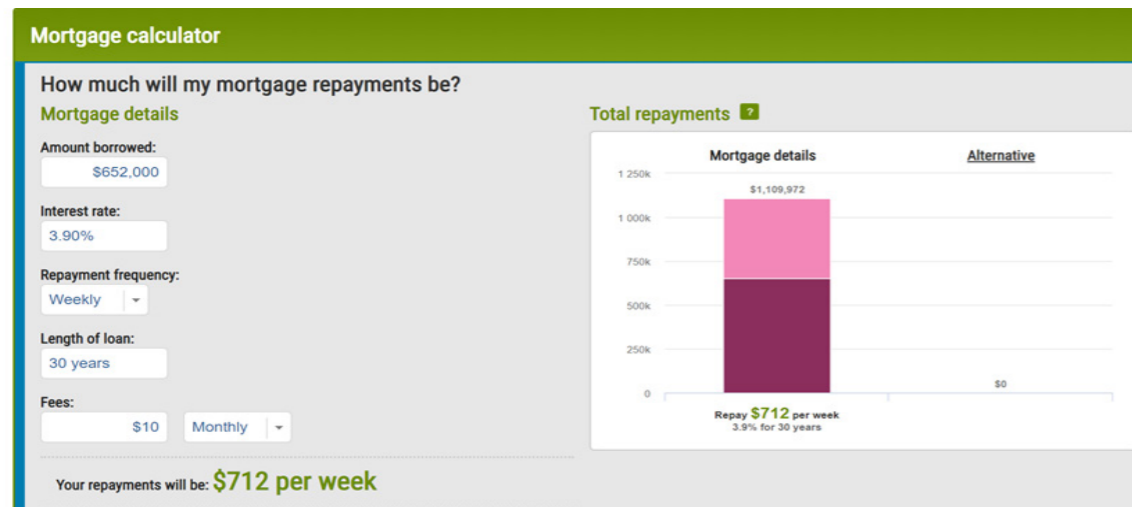
Source 1: Bank mortgage, annual rate from 3.5% to 4.5% (depends on the bank), consists of 80% of the fund. Payable in 30 years.

Source 2: Loan from our company, same annual rate as the bank gives you, consists of 15% to 20% of the fund. Only interest payment is required weekly. The principle of the fund needs to be repaid after the buyer re-value and refinance the property. No maturity requirement.

Source 3: Cash from you, no interest rate, consists of 0% to 5% of the fund.

In this case, you would be able to purchase the property even if you have no cash on hand and this is how our "zero-deposit option" works----we provide the buyer a 15% to 20% property value loan when he purchases the property. The interest rate would be same as the rate your bank gives you.

So now we continue the case above and assume the interest rate you received from the bank is 3.9% annually and the bank loan maturity is 30 years. The money you own the bank would be $\$815000 \times 80\% = \652000 . Apply the interest rate above, the money you need to pay back the bank would be \$712 per week.




CHOICE TWO CASE STUDY


For the other 20%, assume you have no cash on hand right now. The amount of loan we provide would be $\$815000 \times 20\% = \163000 . Apply the same interest rate which is 3.9% and only the interest will be paid back weekly, the weekly payment would be \$122.

Therefore, the the weekly payment your need to pay would be:
 $\$712 + \$122 = \$934$ Per week

After the settlement, the value of the property may rise in the future. You can revalue and refinance the property when the property value grow over \$163000. With the amount of cash received from the bank by refinancing the property, you will be able to pay back the 20% loan principle and clear the loan from Hofly.



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