

# Property Investment with enable.me and Momentum Realty

**The relationship between enable.me and Momentum Realty is centred around providing comprehensive financial and property investment services to clients:**

- 1** enable.me financial advisers and coaches work directly with you, the client, to help you achieve your financial goals.
- 2** Momentum Realty works with clients to facilitate the purchase of the investment property.

## The enable.me and Momentum Realty process

Momentum Realty partners with developers and engages with vendors to secure favourable property listings and terms.

They do not interact directly with the clients of enable.me. Instead, they work through enable.me coaches who then communicate with the client.

Here's a brief overview of how enable.me engages with Momentum Realty:

- 1. Initial Consultation:** The client meets with an enable.me financial coach to discuss their financial goals and investment potential.
- 2. Property Selection:** Based on the client's financial plan, the enable.me coach collaborates with Momentum Realty to identify suitable property investment opportunities.
- 3. Due Diligence:** Prior to any property being offered Momentum Realty conducts thorough due diligence on developers, ensuring quality and reliability.
- 4. Negotiation:** Momentum Realty also negotiates terms with developers prior to listing properties to ensure that enable.me clients have the benefit of leveraging on their strong vendor relationships.
- 5. Support During Purchase:** Throughout the property purchase process, Momentum Realty provides support and updates to the enable.me coach and client.
- 6. Post-Purchase Assistance:** Momentum Realty and enable.me continue to offer support, including property management and insurance referrals, ensuring a smooth transition and investment experience.

This ensures a streamlined process where enable.me clients receive personalised financial advice and support throughout their property investment journey without having to manage the complexities of property transactions directly.



## Why we recommend Momentum Realty

### Excellent Property Listings

- Often have access to properties before they hit the market.
- Work to get rent-ready packages for enable.me clients.
- Have access to rental guarantees with developers.
- Can provide enable.me clients with referrals for discounted insurance.

### Strong Vendor Relationships

- Have longstanding relationships with developers, giving strong economies of scale when negotiating on listings for enable.me clients. Representing multiple clients in a development allows Momentum Realty to advocate effectively for the group.
- In-depth due diligence process for vetting developers includes reviewing stock, completion terms, build quality, development timelines, and financial positions. Momentum Realty reviews each vendor quarterly to ensure quality is maintained.
- Can access developers directly, bypassing agents or lawyers, which is particularly useful during the due diligence period when quick resolutions are needed.

### Favourable Terms for Clients

- Negotiate favourable service-level agreements, including a special due diligence clause in all contracts that allows enable.me clients to exit the sale during the due diligence period for any reason.
- Ensure deposits for land or turnkey purchases are held in trust accounts.
- Negotiate penalties for delays in land and builds exceeding 45 weeks.

### Support in the Property Purchase Process

- Assist enable.me clients in the property selection process.
- Provide added support during construction. If there are any issues during the build, Momentum Realty is the point of contact for enable.me coaches to support their clients.
- Provide pre-settlement support, offering guidance on insurances and property management, and ensuring early access for property managers to facilitate a smooth and prompt tenant recruitment process.

