

FROM OUR PROPERTY MANAGEMENT TEAM

HILL REAL ESTATE PROPERTY INVESTMENT SEMINAR

22nd November 2011 @ 7.00pm

For anyone considering the
purchase of an Investment
Property.

Monash Uni – Berwick
Campus

Cost: FREE



CHRISTMAS OFFICE HOURS

We would like to take this opportunity to let you know that our office will be closed at the end of business Saturday 24th December to Monday 2nd January 2012.

IMPORTANT: This is not advice. Clients should not act solely on the basis of the material contained in this newsletter. Items herein are general comments only and do not constitute or convey advice per se. Every effort is made to ensure the contents are accurate at the time of publication. Clients should seek their own independent professional advice before making any decision or taking action. We take no responsibility for any subsequent action that may arise from the use of this newsletter. Published by THE PPM GROUP - www.ppmssystem.com

Ten Top Secrets to Property Investing

Are you interested to know the strategies of those who are investing in property successfully?

Celebrity millionaires such as Donald Trump, Jennifer Aniston, Kylie Minogue and Brangelina do it to grow their wealth.

The good news is you don't have to be a millionaire to be a successful investor, says property expert Chris Gray from the hit TV show 'Renovators'.

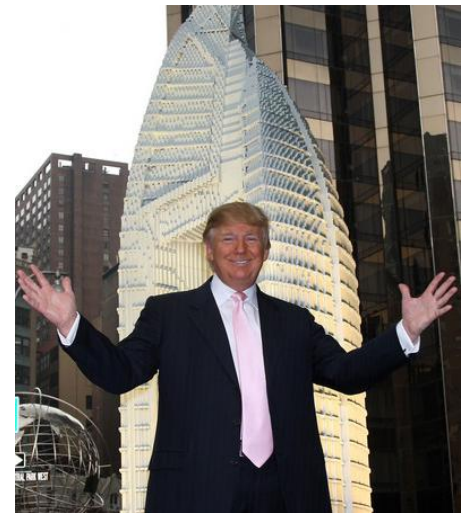
Chris reveals the property investing strategies that got the millionaires to where they are now. They are strategies that anyone can follow.

Chris's mix of clients include high-net worth and aspiring high-net worth individuals who see the current market as the **perfect buyer's market** and are taking action.

A seasoned property investor and buyers' agent, Chris buys and renovates dozens of properties every year. *"Many ordinary people, on the other hand, find it difficult to make it past their first or second investment property, or to even start investing, because they don't know how to continue the process,"* he says.

"The investment strategies used by the millionaires are not just practical things you can do, but the mindset you should have."

Anyone can make serious money from property if they follow a few key strategies, stick to their decisions and stay focussed.



Buy, Don't Sell – Buy quality property in a blue-chip area and, where possible, never sell. Once you have one appreciating asset you can build up equity, which you use to purchase your next property.

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Buy blue chip – It's worth paying market value for a better property in a top suburb than it is to get a lower price for a property no-one else really wants. The better performing suburbs are often the best suburbs from decade to decade.

It's time in the market, not timing the market that counts – Don't try to be a millionaire overnight. The real secret to wealth is compounding your investments. Aim for consistency.

Go against the grain – Do opposite to what everyone else is doing. Buy when everyone sells; sell when they buy. Don't listen to negative people telling you you're doing it wrong.

Don't fear the gear – It's perceived that debt is dangerous. Property debt can increase your return and get the return faster. Know how much debt you are comfortable with.

Be passionate about your investments – Believe in your investments. It will feed your drive and keep you focused.

Be driven – Drive enables you to take risks that very few others would make and get to where you want to be faster. Constantly focus on the results of your investments

Keep refinancing – Keep tapping into the equity in your properties to buy more properties... and maybe a few luxury items along the way.

Stick to your strategy – Work out what works for you. Once you develop a strategy, stick to it.

Don't retire on property rents – Most people think you've got to pay property off as quickly as possible and retire on rents. But often it's the capital growth that makes the real money. ■

Selling your rental property

Are you thinking about selling your rental property or would you like to know the current market value?

When selling your rental property it is important to carefully manage the communication process with the tenants to ensure that they work with you to assist in selling the property.

Engaging your managing agent to sell the property will ensure that the sale and rental management process can be carefully managed to ensure a successful sale result.

Call our office today for a complimentary, no obligation sale appraisal.

☎ Wantirna 9800 0700

☎ Berwick 9707 3322

Christmas saving tips



- Write a list of the people you'd like to buy for and put a price limit next to each name. If it adds up to too much, review the limits you set.
- Consider a 'Kris Kringle' arrangement where each member in your group agrees to draw a name out of a hat and only buys a present for that person. Don't forget to set a price limit so that no one goes overboard.
- Forgo gifts altogether and do something special as a group instead, such as a dinner or picnic get-together.
- Buy presents just for the kids, not the adults.

- If there are any friends and family you won't see until the new year, hold off on buying presents until the January sales.
- Shop with a list – otherwise you might end up blowing your budget out of sheer desperation or going home with nothing.
- Start a Christmas fund at the beginning of the year. Even if you put just \$20 a week aside, by Christmas you should have about \$1000! ■

Properties Recently Rented!

Keeping you updated on the local rental market

HOUSES

Aringa Crt, Ferntree Gully \$340p/w
3BR, 1 Bath, Large Yard

Menzies Road, Menzies Creek \$285p/w
3BR, 1 Bath, Large Yard

Vinen Rd, Scoresby \$450p/w
4BR, 2 Bath, 3 Living, Double Carport

Charles Conder Pl, Berwick \$390p/w
4BR, 2 Bath, Rumpus, Double Garage

Moondarra Dve, Berwick \$350p/w
3BR, 2 Bath, 2 Living, Double Carport

Downing Sq, Pakenham \$360p/w
4BR plus Study, 2 Bath, Double Garage

UNITS/TOWNHOUSES

Simpson Rd, Ferntree Gully \$335p/w
2BR, 1 Bath, Single Garage

McNabb St, Berwick \$390p/w
3BR, 2 Bath, Double Garage

Properties Recently

SOLD

Keeping you updated on the local sales market

Mountain Highway, Wantirna
\$167,500
Apartment, 1 BR, 1 Bath, 1 Car Space

Springfield Road, Boronia
\$465,000
3BR, 2 Bath, Double Garage

Park Drive, Belgrave
\$465,000
3BR, 1 Bath, Double Garage

Lisburn Way, Berwick
\$375,000
4BR, 2 Bath, Double Garage

Russel Street, Berwick
\$500,000
4BR, 2 Bath, Double Garage



Property Investment Seminar November 2011

We are holding a Property Investment Seminar in Berwick on Tuesday the 22nd of November. The meeting will start at 7pm sharp and will go for about an hour.

This seminar is perfect for anyone considering the purchase of an investment property in the next 12 months.

- **What:** Property Investment Seminar
- **When:** Tuesday, November 22nd, 7pm
- **Where:** Monash Uni - Berwick Campus ([map](#))
- **Who:** For anyone considering the purchase of an investment property
- **Cost:** Free

We have three guest speakers covering a number of important topics:

- **David Thurmond of Mortgage Choice**
 - Getting the best Finance
 - Using Equity instead of Cash
 - Fixed vs Variable Rates
 - Finance Market Update
- **Barry Erlenwein of Hill Real Estate**
 - Property Market in Southeast Melbourne
 - Expected Rental Return
 - Investment Properties on offer
- **Kayleen Redman of WA Nutton & Associates**
 - Depreciation
 - Negative Gearing
 - Tax Tips

If you would like to join us please click the "[register](#)" button. We'll send you a reminder by email a few days before the seminar.

Thanks for your time and we look forward to seeing you on the night!



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