



## PROPERTY INVESTOR

# NEWSLETTER

Oct – Nov  
2015

*This newsletter has been designed to keep you updated on what is happening within the industry and our real estate office*

### FROM OUR PROPERTY MANAGEMENT TEAM

## FREE Appraisal

Do you want to know the current market value for your investment property?

You may be pleasantly surprised to find out that you have much more equity in your property than you thought.

Call us today for an obligation FREE appraisal where we can provide you with a written report.

## LANDLORDS NEGOTIATING WITH TENANTS

It doesn't happen often, but when it does – things can go wrong...

We strongly recommend that landlords do not make direct contact or enter into any informal agreements with the tenant without first consulting your property manager.

There are prescribed notices and important processes that must be adhered to to avoid costly fines. You also need to be cautious that all parties are acting in accordance with legislation requirements.

We are here to help, manage, and guide you at any time.



**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

## WHAT IS LENDER MORTGAGE INSURANCE?

Lender Mortgage Insurance (LMI) is one of the ways to help you achieve the dream of home ownership sooner without having the 20% deposit that is typically required by most banks and financial institutions.

With LMI, lenders may allow you to borrow a higher proportion of the purchase price, allowing you to purchase a property with a smaller deposit than would otherwise be required. It may also enable you to borrow at an interest rate that is comparable to a borrower who has a larger deposit.

The lender is the insured party, not you, the borrower, or any guarantor. Lender Mortgage Insurance protects the lender against a loss should the borrower no longer be able to afford their loan repayments and the Guarantor (if any) is unable to meet the liability.

Lender Mortgage Insurance should not be mistaken for Mortgage Protection Insurance, which covers your mortgage in the event of death, sickness,

unemployment and disability.

By reducing the lender's risk at the outset, taking out Lender Mortgage Insurance allows you to purchase your dream home with as little as 5% of the purchase price. This can open up many possibilities for you as a new homebuyer – better location, larger house, ability to do renovations. Simply put, LMI brings you that much closer to achieving your home ownership dreams, years earlier than you ever thought possible.

### TALK TO THE PROPERTY EXPERTS

#### BUYING, SELLING & PROPERTY MANAGEMENT

Call us if you are thinking about buying or selling or know of someone that is.

Do you own another investment property? We are here to help.

PTO>

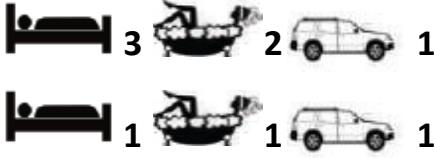
### IN THIS ISSUE

- What is Lender Mortgage Insurance?
- Landlords negotiating with tenants
- Great Investment Property Offers



## GREAT INVESTMENT PROPERTY OFFERS

### Bundamba Dual Key



**Price:** \$471,950

**Total Rent** \$530 - \$580 pw

Council Rates: \$2,800 - \$3,000 PA  
Holding deposit required: \$2,000

#### Special Merv Smith Realty Offer:

- Free Property Management Commission for First Year.\*
- First Year Landlord Insurance Paid \*\*

\* First Class level of Property Management service provided by Merv Smith Realty

\*\* Insurance provided by SGUA

### Quote of the Month

**"Courage is resistance to fear or the mastery of fear – not the absence of fear."**

**Mark Twain**

## Want some extra CASH?



Do you know someone who owns an investment property in the inner Brisbane or Brisbane South to Ipswich areas?

Refer them to us and receive a handsome referral fee for every management that results!



Do you know someone thinking about buying or selling?

Refer them to us and receive an even more handsome referral fee for every Sale that results!



Do you own another investment property?

Give us an opportunity to manage your other property too and receive a bulk management discount on your portfolio of properties.

## OUR FEEL GOOD TIP

(An oldie, but a Goldie)

Do you have children at school or kindy or know friends or family who do? A great tip is to include 'lunch box notes' that you can easily write and add a picture to it. They will love them and feel special.

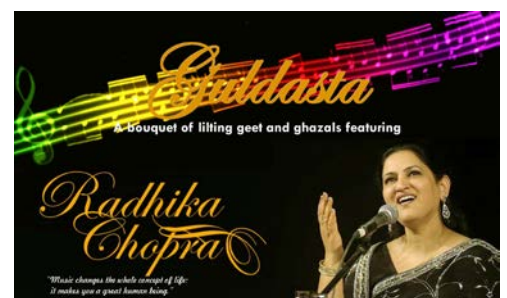
*Hey Jack, have an awesome day... You are the best boy ever and we love you. Lots of smiles!*



## SUDOKU COFFEE BREAK

Every row & column, and 3X3 box, must contain the numbers from 1-9. Good luck!

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| 5 | 3 |   |   | 7 |   |   |   |   |
| 6 |   |   | 1 | 9 | 5 |   |   |   |
|   | 9 | 8 |   |   |   |   | 6 |   |
| 8 |   |   |   | 6 |   |   |   | 3 |
| 4 |   |   | 8 |   | 3 |   |   | 1 |
| 7 |   |   |   | 2 |   |   |   | 6 |
|   | 6 |   |   |   |   | 2 | 8 |   |
|   |   |   | 4 | 1 | 9 |   |   | 5 |
|   |   |   |   | 8 |   |   | 7 | 9 |



Accompanied by **Rahim Zullah** (Harmonium) and **Ravikesh Singh** (Tabla)

**24th October 2015**

7:00 PM for 7:30 PM start

The Finnish Hall

62 Newnham Road, Mount Gravatt East, QLD 4122

This is an invitational event.

For further information and to register your interest, please contact  
Naveed 0404 513153; Rubina 0459 151122; Hafeez 0401 065457; Rahim 0414 988907



**WE ARE FOCUSED ON MAXIMISING YOUR RENTAL INCOME AND OPTIMISING YOUR CAPITAL GROWTH**