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Janet Houlihan
Principal

▶ How To Sell Your Home for More . . .

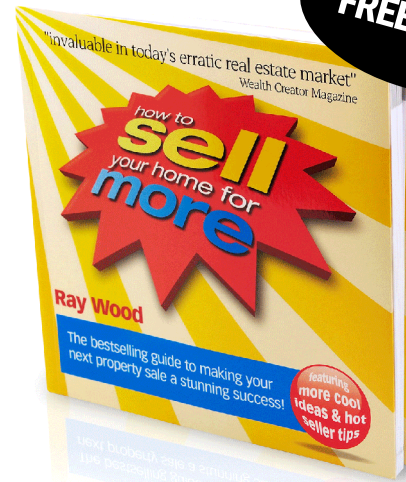
If you're selling real estate soon, you might be interested to know how your ultimate selling price can be influenced by a number of factors.

Every day property sellers risk 'under selling' their properties because real estate has no recommended retail price.

However, every property seller can influence their selling price and now with the help of this best selling real estate "How To" guide, it's never been easier.

Get this book by Real Estate expert Ray Wood FREE with my compliments and join thousands of happy home sellers.

To **download your free copy** of this best selling guide that will help you achieve a better result, go to www.houlihanrealty.com.au



FREE BOOK

"A must read for intending property vendors" THE AUSTRALIAN FINANCIAL REVIEW



Property Investor Alert!

Why it is not smart to let your letting agent be your selling agent

For investors wanting to sell, it is natural to think it is fair to give their managing agency the selling authority. However that does come with pitfalls that can adversely affect the final selling price. Here's why.

Most principals of agencies build a roll of rental properties to give the agency a regular cash flow. But the rent roll also has a significant effect on the value of the agency if he decides to sell it.

In other words, the more rental properties he has on his books, the more he will get when he sells the agency.

If a property sells from his rent roll to an owner-occupier, then not only has he forfeited the regular cash flow, but his agency has lost some of its value.

So he has a vested interest to keep it in his rent

roll and sell it to another investor.

At the end of the day that property should be marketed to all market segments and be sold to the buyer willing to pay the highest price to the seller REGARDLESS of whether they are an investor or an owner- occupier.



And it is the owner—occupier who is generally willing to pay the most money because they buy with their hearts since they are going to be living there, whereas as an investor just crunches the numbers and doesn't get emotionally involved.

A professional property consultant from an outside agency will be able to have a good working relationship with your property manager and your tenant and get you the highest possible price without any possible conflicts of interest.



Janet has sold 85 properties across the Gold Coast in the last 5 years!

Contact us:

9 Coolibah St
Southport QLD 4215
PO Box 4062
Ashmore Plaza
QLD 4214

Ph: 07 5531 1268
Mob: 0407 841 667
janet@houlihanrealty.com.au
www.houlihanrealty.com.au

JUST SOLD!



**Another SOLD
for a record
price!**

Here's what the Sellers said . . .

"We listed our Riverside home with Janet Houlihan and achieved the listed price within 24 hours. This amazing feat was made possible due mainly to Janet's effort and knowledge. Her enthusiasm, energy and positive marketing place Janet well above other real estate agents we have dealt with in the past. Congratulations Janet, your professionalism and friendliness has made this Christmas one we will certainly remember."

Alison and David Pinel
9 Josh Ct, Ashmore

HOULIHAN
realty

Jargon demystified ◀

For newcomers to buying property the jargon can get confusing. Here is a guide to some commonly used terms:

Joint Tenants: each owner has equal shares and rights in the property.

Tenants in Common: 2 buyers or more own a property with unequal shares and rights.

Transfer Duty: formerly known as stamp duty. A state government tax on the transfer of property calculated on the value of the property.

Equity: the difference between your mortgage and your property's value. If your home is worth \$500,000 and your mortgage is \$200,000 then your equity is \$300,000.

LMI (lender's mortgage insurance): usually required by lenders when you are borrowing more than 80% of the property's value. It provides insurance to the lender in case the borrower defaults on the loan.

Strata Title: This grants ownership of a section or "unit" of a larger building. This "unit" can be sold or transferred by the owner.

CGT (Capital Gains Tax): The tax you pay when you sell an investment property if you have made a profit.

▶▶▶ More Red Tape for Sellers of Qld Property

Right out of left field the State Government has made it mandatory for all Sellers of Queensland property to complete a **Sustainability Declaration**. From the 1st January 2010 sellers will be unable to market their property for sale until this form is completed and made available to buyers.

The Declaration will summarise Energy, Water, Access and Safety features of the property - 32 questions in all and must be completed by the Seller (or a third party but signed by the Seller) before marketing the property for sale.

There are penalties for both the owner and agent for failing to comply. This is going to be a nightmare for absentee owners - look out for a new growth industry of sustainability specialists who can complete the form! Want to check it out? <http://www.dip.qld.gov.au/sustainable-housing/sustainability-declaration.html>

HOT LISTING . . . just \$385,000 in Biggera Waters



Are you or is someone you know on the verge of retiring or retired already and looking for **location, lifestyle and luxury** in your next home?

This beautifully presented freestanding home has 3 bedrooms, 2 bathrooms, 2 car garaging, granite kitchen, air conditioning, even caravan parking plus there is NO STAMP DUTY, NO RATES, NO EXIT OR ENTRY FEES applicable!



Harbourside Gardens resort for over 50's, located just across the road from Harbourtown Shopping Centre, offers not only convenience of location but also social activities including bowls, gentle exercise classes, Tai Chi, bingo, movie and trivia or sports nights, heated pool and so much more. Worth Considering! Please phone Janet on 5531 1268 for details or to view.

Check out all the photos on www.houlihanrealty.com.au . Please contact the agent for a copy of the Sustainability Declaration.

DISCLAIMER: Buying or selling a property is a major decision. The information in this newsletter is for background information only, and you should always consult your advisors before signing contracts or making any major financial commitments. If you no longer wish to receive communication from us, please let us know (see contact details over).

