



*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

#### VALENTINE'S DAY

#### A REMINDER FOR THE ROMANTIC HEARTED

Mark it on your calendar  
14<sup>th</sup> February

Lost for words for a short,  
simple, card note...

I loved you yesterday  
I love you still  
I always have...  
and I always will



Find us on  
**Facebook**

#### QUOTES & REPAIRS REMINDER

Our agency is managing many tenant repairs and quote requests every day to ensure that all properties are safe and well-maintained for the tenant to reside in to reduce any possible litigation to landlords. If a member of our team contacts you regarding repairs, please respond promptly.

We thank the many landlords who always do.

## NEW YEAR PROPERTY GOALS

We are well on our way into yet another New Year. 2015 – A year that is going to be bigger and better than all before. This is going to be a year that will hopefully be full of opportunities and new directions for many.

To be successful in property investing it is important to develop a strategy that will keep your goals on track.

While everyone has different plans, budgets and life situations, a strong strategy will help you move towards your property goal, whether it be to assist a family member save for their new home, buy an investment property, sell a property, do a renovation or something completely different.

Have you taken the time to 'write' down your property/investing goals? It is easy to get side tracked and forget to focus on a plan to make it happen.

Do you want to buy another investment property, and if so, how much money do you need?

Does your current investment need some home improvements, and if so what will this cost?

Do you have a budget in place for unexpected works on your investment, and do you put a little extra away each week or month for this?

It is great to think about goals, but the power in realising your goals is to have a 'how to plan'.

#### What are your goals in detail?

Consolidate current debts?

Pay off the credit card?

Transfer money into an investment property saving account?

Save for a deposit?

#### Make your goals specific

List the dollar amount and include a target date

Pay off \$100 pw extra on credit card to clear debt by 1 Dec 15

Save \$10,000 towards a deposit by 1 Dec 15, etc.

#### How are you going to achieve this?

Cut up my credit card so I stop using it

Apply for a debit card so I only spend money I have in my account

Take my lunch to work three times a week (put money saved towards my credit card debt)

Reduce daily coffee buying, entertainment or clothing spending, etc.

Secure a second job

*We wish all of our clients, associates and friends a very prosperous year.*

P.T.O. >

**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](http://www.ppmssystem.com)

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- Quotes & Repairs Reminder
- Term Deposits – Things to consider
- Properties Recently Rented & Sold



# Term Deposits

## THINGS TO CONSIDER

We often speak with clients and landlords who are saving for their next investment, putting a little extra away in their savings account each week or month, waiting until they have enough funds.

If this is you or a family member have you considered locking your money away in a term deposit to get a better interest rate?

A term deposit can be a great way to remove the temptation if you think the lure of a holiday or shiny new car might be too much to resist.

Like all investing it is important to do your research and shop around when finding a term deposit that's right for you.

While the interest rate is definitely one of the most important features of a term deposit, it should always be considered in conjunction with the following points:

**Fees & charges:** Check if the bank or financial institution charges any annual, set up or other ongoing fees.

**Interest payments:** Make sure you know when your interest will be paid, e.g. at the end of the loan term, annually or at regular intervals throughout.

**Term maturity:** Find out what happens when the term deposit matures (ends). Does it roll over into another term that you're locked into if you don't withdraw your money? Will that interest rate be as high as your initial interest rate?

**Break costs:** If you break your term deposit early, you may be penalised so make sure you don't select a term that's longer than you'll want.

We always recommend that you seek professional financial advice before investing.

It is great to set new property goals, but don't forget you could have enough equity in your current investment to fund your next one with no cash outlay.

CALL US FOR A NO OBLIGATION FREE PROPERTY APPRAISAL

### 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

### TALK TO US THE PROPERTY EXPERTS

#### BUYING, SELLING & PROPERTY MANAGEMENT

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

Do you own another investment property?

Our professional and friendly team are here to help you with all your property needs.

### Properties Recently Rented!

Keeping you updated on the local rental market

#### HOUSES

18 Capo Lane

90 Main Western Road



### Properties Recently SOLD!

Keeping you updated on the local sales market

6 Southport Avenue Eagle Heights

12 Tabor Drive Eagle Heights



## FREE PROPERTY APPRAISAL ON YOUR INVESTMENT



Do you know how much your property is worth in the current market?

Many of our landlords are pleasantly surprised to discover that their property is worth much more than they expected.

If you would like a FREE, no obligation appraisal for your investment property, feel welcome to contact our agency and speak with one of our friendly sales consultants.

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

