

# Ray White Beaches Group's Spring Update

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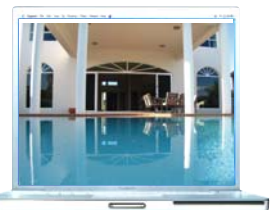
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**Ray White Beaches Group - The place to be**



The Team with the "Beaut Ute" - 1957 FE Holden

## You only have to look at property related TV programs to get the message that property is still all the go.

The Block, Auction Squad, Hot Auctions, Better Homes & Gardens, Burke's Backyard, Backyard Blitz and Location Location and as many wealth creation seminars as you can poke a stick at.

Interest rates seem set to stay low, and borrowing money has rarely been cheaper. This has been the main factor that has fuelled the property market for the last four years.

You only have to look at property related TV programs to get the message that property is all the go.

The long and short of it seems to be that although the property market has cooled somewhat, there is enough demand left in the market to sustain property prices for some time to come (albeit at slower growth rates).

It seems that people have enjoyed selling homes and obtaining great prices these past four years, and properties have been snapped up by an eager home-owning and property investing public.

So with spring now having sprung, more stock will come onto the market, and with demand likely to continue (even re-awaken after winter and end of financial year), the signs are still positive for the real estate market.

If you are considering selling, our advice would be to combine the traditional strength of the Spring selling season with Ray White Beaches Group's reputation for achieving the highest possible price.

Contact us at Ray White Beaches Group if you would like our expert and realistic opinion on your home's worth in today's market. We will tell you, in writing, what you could expect after just a brief visit.

Looking forward to hearing from you.

**We're set for a bloomin' great Spring season at Ray White Beaches Group.**



## Use this checklist to select your real estate agent

### Quality of advice

- |                                                                                    |                                                           |                          |
|------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------|
| <input type="checkbox"/> Gave clear expectation of selling method available to me. | No choice or explanation was given as to selling methods. | <input type="checkbox"/> |
| <input type="checkbox"/> My CHOICE as to whether or not to have open homes.        | TOLD that I MUST or must NOT have open homes.             | <input type="checkbox"/> |

### Phrases used

- |                                                                                           |                                                                         |                          |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------|
| <input type="checkbox"/> "What will suit me?"                                             | "We don't do it that way"                                               | <input type="checkbox"/> |
| <input type="checkbox"/> What's most important to me – price, speed of sale, or privacy?" | "There's only one method of selling that works in this area"            | <input type="checkbox"/> |
| <input type="checkbox"/> "Where would I like to advertise?"                               | "We just do general advertising – your property mightn't be advertised" | <input type="checkbox"/> |
| <input type="checkbox"/> "How do I feel about having open homes?"                         | "Open homes don't work!"                                                | <input type="checkbox"/> |

### How do you feel?

- |                                                                                  |                                                                                           |                          |
|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------|
| <input type="checkbox"/> Confident that he/she understood my situation?          | Not confident that the salesperson really knew what I wanted.                             | <input type="checkbox"/> |
| <input type="checkbox"/> I am comfortable with the selling suggestions.          | Uncomfortable with the lack of choice.                                                    | <input type="checkbox"/> |
| <input type="checkbox"/> Rapport/at ease with the communication with that agent. | Ineffectual communication – I am not even on the same wavelength "Open homes don't work!" | <input type="checkbox"/> |

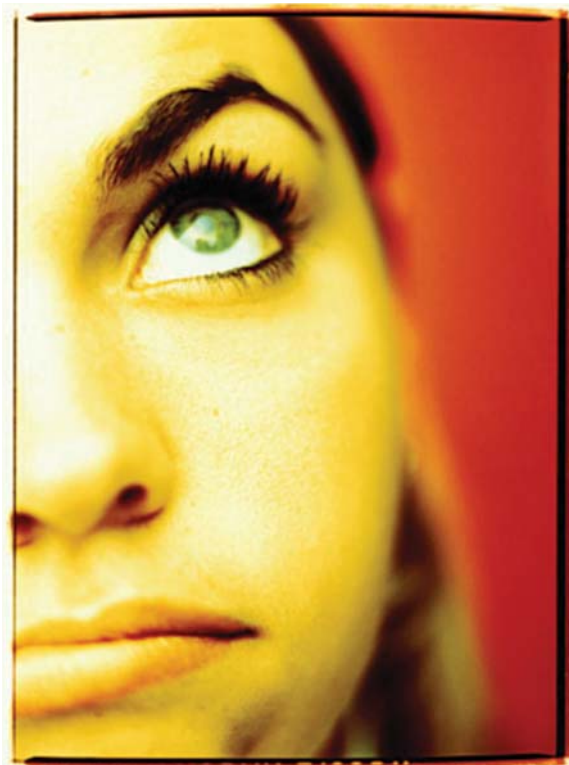
### Finally

- |                                                                                                                                                         |                                                                                           |                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------|
| <input type="checkbox"/> Listened carefully to my needs.                                                                                                | Told me what I should do.                                                                 | <input type="checkbox"/> |
| <input type="checkbox"/> This is probably the agent who will relate to my requirements and help bring the selling process to a satisfactory conclusion. | The choice of this agent will probably lead to a frustrating and unhappy selling process. | <input type="checkbox"/> |

**This column represents the sort of service you can expect from Ray White Real Estate.**

**Be wary of agents who tend to fit into this column.**

## How do I select a professional mortgage broker?



Existing and potential property owners and investors can save time, money and the associated stresses of the home loan process by simply utilising the services of a professional mortgage broker to secure finance.

After all, the alternative would involve sitting down and talking with over 30 banks and lenders whilst trying to memorise each and every loan product available to you. Then of course there is filling in the loan application, submitting it to the lender and making sure it goes through each stage of the home loan process in time for settlement. Phew!

With this comparison in mind, following are our top 5 tips on how to select a professional broker:

- 1 make sure the firm is an accredited member of the Mortgage Industry Association Australasia
- 2 make sure the firm has at least 15 lenders on their panel inclusive of banks and non-bank lenders
- 3 make sure the broker has up-to-date information about the range of loan products on offer and loan software that enables you to easily evaluate a range of products based on your individual situation
- 4 make sure you are comfortable with the information provided by the broker. Don't be encouraged to borrow beyond your means and be sure the broker can provide the positive and negative features on any loan products they recommend
- 5 make sure the broker does not charge you for their service. After all, they are being remunerated in the form of commission by the lender. The only fees you should pay are standard loan application fees and related bank charges. In addition, the broker should be able to disclose both the amount of commissions they will receive for introducing you to the lender and any referral fee they pay for being introduced to you as a potential client.

At Ray White Financial Services we pride ourselves on the professional conduct of our lending team. Our lending managers are recruited using strict guidelines and all have the required knowledge and experience to assist you with your home loan needs.



## Dreaming about the best career?

Wake up to Ray White.



## Trim energy bills with well designed windows

Windows tell a great deal about a house. Windows are an important physical component, making a statement about the design and quality of the building. Well-designed and well-positioned windows enhance the architecture and can provide effective natural ventilation, adequate daylight, and contribute to energy efficiency.

When choosing window frames, there are generally two main choices of material, timber or aluminium, but the type of glass offers many choices.

Ordinary four-metre-thick window glass is perfectly acceptable for most purposes, but for special purposes there are laminated glass, tempered, structural, photochromic, reflective, patterned, tinted, Low-E, bullet-proof, plus others. A window's role is the contribution it makes to interior comfort. As much as 30 per cent of the heat lost from a house in winter is lost from windows. Poorly positioned, unprotected windows can add hundreds of dollars a year to heating and cooling bills.

Window types also come into the equation. A double-glazed window with a timber or PVC frame, although expensive, can improve heating and cooling efficiency by 50 per cent – more if the window is protected by heavy curtains.

Operating mechanisms also make a difference. Most domestic windows types in Australia are awning, casement, double-hung, louvre or sliding. Each reacts differently to cooling breezes.

Size also matters when choosing windows. The temptation to go as big as possible should be resisted. For comfort, a window should be no larger than is functionally necessary, bearing in mind heating and cooling, external noise problems, or too much early morning light.

Location is of importance, whatever the window's type. Positioning windows so that cool breezes enter when the outside temperature in summer falls below the interior temperature, usually in the evening, is, in effect, free air-conditioning.

But to take best advantage of cooling breezes, comparable total areas of window opening should be provided on both sides of the building.

Brian Welch Executive director of the Master Builders Association of Victoria. Reprinted from The Age.

## Home inspections

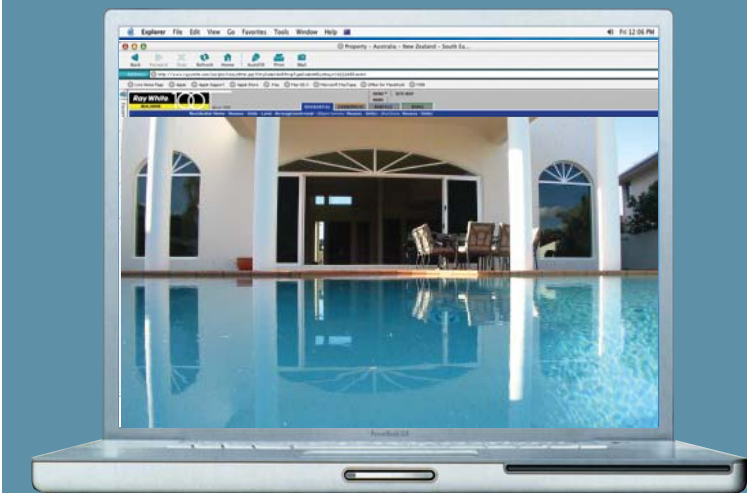


When you've found your dream home it may ease your mind to have a building inspector do a thorough check of the property. This will highlight any structural problems that could arise and prevent you from making a costly mistake.

Building inspections can be carried out before or after you have placed an offer on a property. There are many different types of reports available such as Structural Reports, Pest Reports and even Energy Efficiency Reports.

On the other hand, if you've decided to build your dream home, then having an independent building inspector oversee the process can prevent your dream from becoming a nightmare.

you wish...  
selected from raywhite.com



## This Clear Island Waters home is a clear winner

27 San Simeon Drive, Clear Island Waters, completed less than nine months ago is central to all the features of Gold Coast living.

Nestled on sensational wide water in prestigious Island Quays, this home is the epitome of class and style yet offers a relaxed atmosphere to enjoy the benefits of its fantastic location. \$2,400,000. See raywhite.com – Property ID#:101667631.

Ray White's national website is host to homes in virtually every location in Australia – and speaking of things virtual – you can do a virtual tour of many of them with just a click of the mouse.

It's no idle claim that Ray White's national website is one of the world's premier websites for property. Its built-in search engine allows you to key-in the precise details of the property you're looking for – such as general location, or actual suburb, price range and much more.

Visit raywhite.com for the very best selection of residential and commercial properties you'll find anywhere on the internet.

Dreaming of a better career? Join our dedicated Sales Team of High Achievers.



## Ray White Beaches Group "The Place To Be"

Due to our recent success and growth, we are lucky enough to be attracting excellent people to work with us at Ray White Real Estate. Since our last newsletter, the following high-performers, have joined us; Julie Austin, Erin Elaine, Michael Flynn, Leanne Gavranic, Helen Matthews and Nash Varney. They have all come to realise that Ray White is a terrific, rewarding group to work with and is "The Place To Be" on the Northern Beaches.

We are still looking to recruit more motivated self-starters for the fastest growing real estate business on the Northern Beaches.....and we'll pay up to **80% commission** for the right people on the "Ray White Unlimited" salary package.

So, if you're interested in a career in real estate with Australia's No. 1 agency, call Adam Rosewarne on 99131111 for a confidential chat about how you could be at "The Place To Be".



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**BEACHES GROUP**