



## STRAIGHT TALK

PROPERTY INVESTOR / OWNER NEWSLETTER

April 2015

### What's Making News at KHRE This Month?

#### How About Mortgage Finance at 4.14%?



I was chatting with My Mortgage Broker the other day and she mentioned that she has access to mortgage funds at an incredibly low rate of 4.14% fixed for three years.

I thought I would like to mention it in this newsletter, as it may well be worthwhile for some of our clients to consider re-financing investment properties at a lower rate. This in turn would not only improve cash-flow, but would give a better return on the investment property.

If you would like to look into this, call the Broker, Robyn Sykes of Vogue Lending on: **1300 400 00**.

Just mention that you are our client and Robyn would be happy to discuss your situation without any obligation.

#### What We Have Rented in the Past Month

**We have had a very busy start to the year and have successfully leased the following properties in March:**

- Blakeview .....4BR House - \$420pw
- Elizabeth Park ..... 4BR House - \$295pw
- Elizabeth East ..... 3BR House - \$275pw
- Gawler ..... 2BR House - \$260pw
- Munno Para West .. 4BR House - \$340pw
- Smithfield .....3BR House - \$265pw
- Elizabeth Downs .....1BR Unit - \$160pw
- Woodville ..... 2BR Unit - \$270pw
- Golden Grove .....3BR House - \$350pw
- Munno Para West .. 3BR House - \$310pw

***Please contact our office to find out how we can help you with your investment property.***



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# Lessons from my Grandson

## Talk about focus!

A few years ago we took the grandkids to Movie World on the Gold Coast. Their parents had taken them a few days before.

My 6 year old grabs me by the hand, "Come with me Grandad"! He takes me off to the souvenir store, makes his way straight to the glass display cabinet which contained a Batman costume, just his size! "Can you get it for me Grandad?" he asks. "How much is it mate?" I ask. "Only \$65 Grandad!"

Now, having just paid a small fortune to get into the place and contemplating taking out a second mortgage to pay for lunch, I reluctantly explain to him that whilst Grandma and I are going to give him and his sisters a great time on this holiday, I couldn't afford the Batman suit.

He never batted an eyelid. Without lifting his gaze from the suit in the glass case, he said "I need to see Grandma!"

Not "I want to see Grandma" ... "I **NEED** to see Grandma!"

Well sure enough that's what he did, and sure enough. Grandma being more pliable than Grandad got him one the next day at another store and save me a whole \$5!

The moral of the story: Never lose sight of what you want and persist even if the first try fails!



## Does your insurance cover public liability?



When affecting a landlord insurance policy, it is advised that you check that the public liability component be at least \$10 million.

Even if your property is within a strata complex - you must insure the internal areas of your strata property with a public liability component.

We are pleased to assist you in effecting such a policy, simply contact us and we will provide information brochures for three different providers of Landlord Protection Insurance.