

**FROM OUR PROPERTY MANAGEMENT TEAM**

**DO YOU HAVE EQUITY IN YOUR INVESTMENT?**

Accelerating your retirement fund can be easy if you have equity in your investment property. Building your investment property portfolio is a great way to prepare for your retirement fund. If you have substantial equity in your property you will often not have to pay any upfront costs or outlay any money to purchase an additional property. Call us today if you would like an obligation free appraisal on your investment property.

**Chill out with Sudoku**

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

<b>3</b>			<b>2</b>	<b>4</b>			<b>6</b>	
	<b>4</b>							<b>5 3</b>
<b>1</b>	<b>8</b>	<b>9</b>	<b>6</b>	<b>3</b>	<b>5</b>	<b>4</b>		
				<b>8</b>		<b>2</b>		
		<b>7</b>	<b>4</b>	<b>9</b>	<b>6</b>	<b>8</b>		<b>1</b>
<b>8</b>	<b>9</b>	<b>3</b>	<b>1</b>	<b>5</b>		<b>6</b>		<b>4</b>
		<b>1</b>	<b>9</b>	<b>2</b>		<b>5</b>		
<b>2</b>			<b>3</b>			<b>7</b>	<b>4</b>	
<b>9</b>	<b>6</b>		<b>5</b>			<b>3</b>		<b>2</b>

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

**THE DANGER OF MOULD**  
**IT IS A SERIOUS ISSUE IN RENTAL PROPERTIES**

Although a small amount of mould and mildew won't hurt most of us, it does begin to become a big problem in properties when the mould spores get out of hand. When mould starts to multiply or when individuals who are highly sensitive to toxic mould breathe it in, it can present a serious health hazard. Doctors warn against breathing in mould over long periods of time as it can have extremely harmful effects that can lead to respiratory problems, common allergic reaction symptoms, nervous-system disorders & depression.

Mould lives off of any organic matter, and loves a warm, humid environment, which can be found around any home.

Today, mould growth in homes and places of work is more of a health issue than most people realise. So it is important that we recognise the symptoms of mould and take steps to protect ourselves, our families and our tenants.

In recent times there has been an increase in cases of tenants making liability claims about untreated properties that have mould.

When our property management team conducts routine inspections on properties on your behalf we are mindful to visually look out for clear evidence of mould in bathrooms or wet areas. However, we are unable to provide feedback on rising damp or mould in ceilings, wall cracks or other possible damp areas.



If a tenant does raise the concern of mould or complains of symptoms that could relate to mould it is important that we take these concerns seriously.

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**IN THIS ISSUE**

- The Danger of Mould
- A Common Mistake – Investing in houses only
- More Money in your back Pocket
- Properties recently rented & sold



## INVESTMENT TIP A COMMON MISTAKE INVESTING IN HOUSES ONLY

Apartments are a fast-growing asset class and have out-performed houses in many Australian metro areas. Diversification in all investments and asset classes is often considered very important.

Investing in units can be more affordable and require less upkeep and maintenance.

So why invest in land (houses) only?

## MORE MONEY IN YOUR BACK POCKET



There is no questioning that one of the largest expenses that many of us face on a monthly basis is the payment of our mortgage – whether it is your principal place of residence or your investment portfolio.

To take a moment to sit down and actually reflect on how much money we pay to the banks in interest can be overwhelming.

But there are ways that you can reduce your interest payments and put more money in your back pocket.

Have you taken the time to strategise how you can save money on your mortgage payments?

There are a number of ways that you can achieve this, which can result in \$1000s in savings each year:

1. Increase the number of mortgage payments within the month. This is one of the easiest ways to reduce your interest payments and fast track you owning the property sooner.

2. Pay a little extra than the minimum requirement. It doesn't have to be a large additional sum. Maybe consider paying \$600 instead of \$575.
3. Paying your wage into your mortgage. Interest is calculated on a daily basis so any additional payments for any short-term period assist in reducing your interest.
4. Make lump sum payments to your mortgage. As much as going on that spending spree sounds enticing, allocating tax returns, bonuses and extra commissions to your mortgage can also have a positive impact and put more money in your back pocket in the long term.

*You can only become truly accomplished at something you love. Don't make money your goal. Instead, pursue the things you love doing, and then do them so well that people can't take their eyes off you.*

**Maya Angelou**

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## Properties Recently Rented

Keeping you updated on the local rental market

### UNITS

34/12 Goulburn Street Warwick Farm \$290 p/w

### TOWNHOUSES

5/68 Myall Road Casula \$370 p/w

## Properties Recently Sold

Keeping you updated on the local sales market

### Unconditional sales -

1/556 Cabramatta Rd Mt Pritchard

19/6 Mead Dr Chipping Norton

### Under contract -

21 Hillsborough Dr Glenfield

170 Wonga Rd Lurnea

2/556 Cabramatta Rd Mt Pritchard

8 Grenada Rd Glenfield

28 Barcelona Rd Prestons

4/9-13 Christie St Liverpool

## NEWS

We say goodbye to Michelle Altoft who has left to further her career in the banking industry. Brooklyn Cambridge has taken over Michelle's portfolio of properties. Please contact Brooklyn on 9731 6624.

We also welcome Candice Taylor as our new Leasing Consultant who will be showing vacant properties and assisting the property managers. Contact Candice on 9731 6227.

**Are you wondering what your investment property is worth? We can provide a free market appraisal.**



**Please contact Joe Zullo on 9731 6204.**