

# Dual Income Houses

# Gympie, QLD



# Investment Highlight

**Property Type: Duplex, Dual Occupancy House and Land**  
**Building Area: 208sqm - 257sqm**  
**Price Range: \$699,908 - \$799,469**  
**Rental Income: Up to \$960 per week**  
**Cash Flow Positive: Yes**  
**Rental Yield: 6.17%**  
**Rental Return: \$4,197 (after tax)**  
**Body Corporate Fees: No**

We have partnered with a long-standing and trusted building partner, who over the past 15 years has proven to deliver superior properties that are completed on time, within budget and with great inclusions.

Property highlights:

- Quality 3+3 bedroom duplex and 3+2 bedroom dual occupancy houses
- Guaranteed fixed price contract
- Two-part contract (land and build)
- The land is registered and ready to build
- Subject to finance - 21 Days
- Settlement 14 days from unconditional finance
- Expected completion date: Q4 2023
- Additional Inclusions negotiated: 2590 ceiling heights, stone kitchen benches, LED Lighting, some retaining, extra air-cons, tenant ready at completion

These dual-income homes are set in a perfect location for investors looking to purchase an investment property at an affordable price without compromising on performance and quality.

Located in the Regional Queensland suburb of Gympie, the estate is well-located 5 minutes east of the CBD in an elevated area. Due to the elevation, the estate has no risk of flooding.

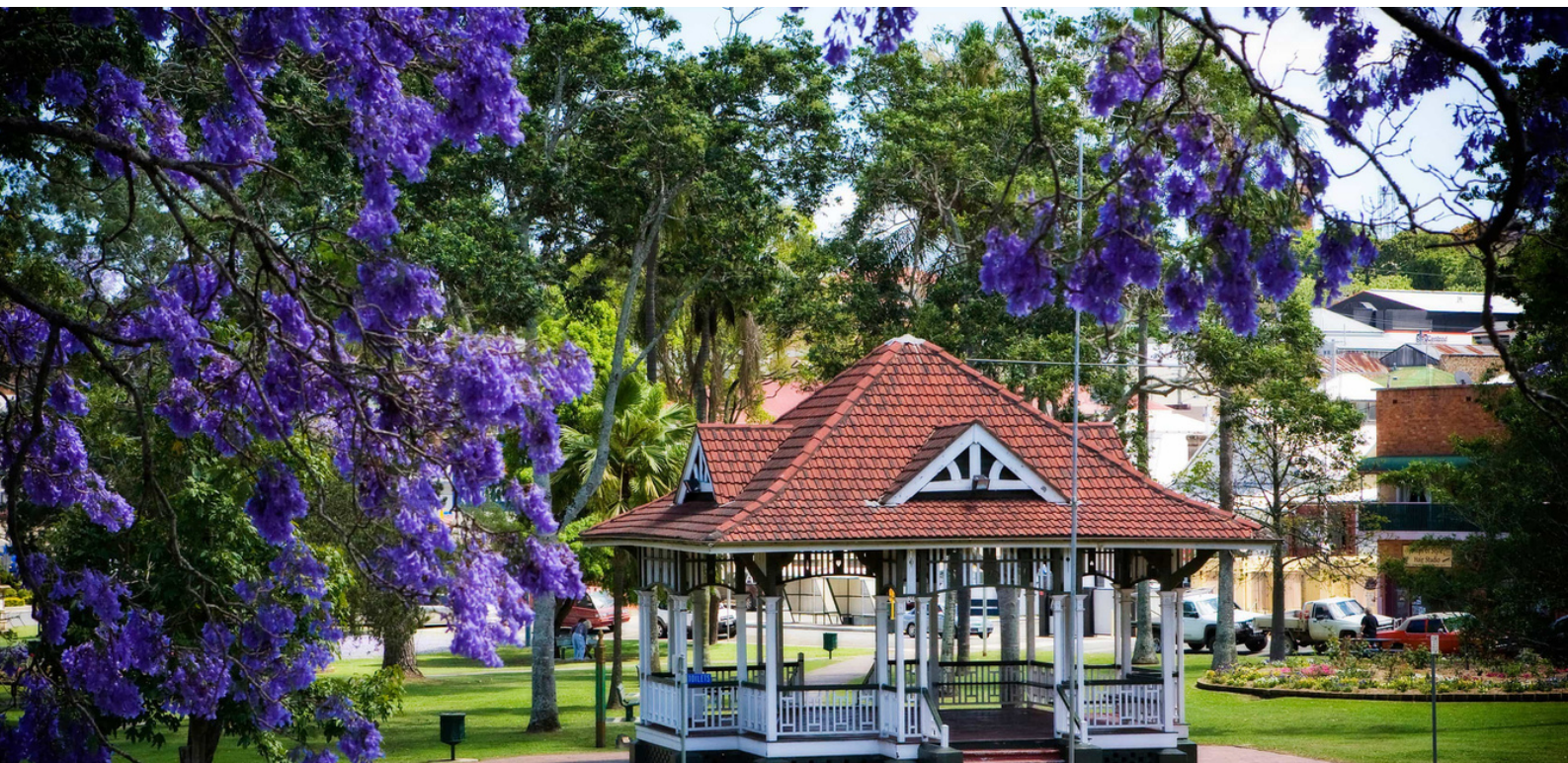
The region boasts proximity to the Sunshine Coast and Brisbane, with the new interchange from the new highway upgrade providing excellent access to the north and south of the Sunshine Coast.

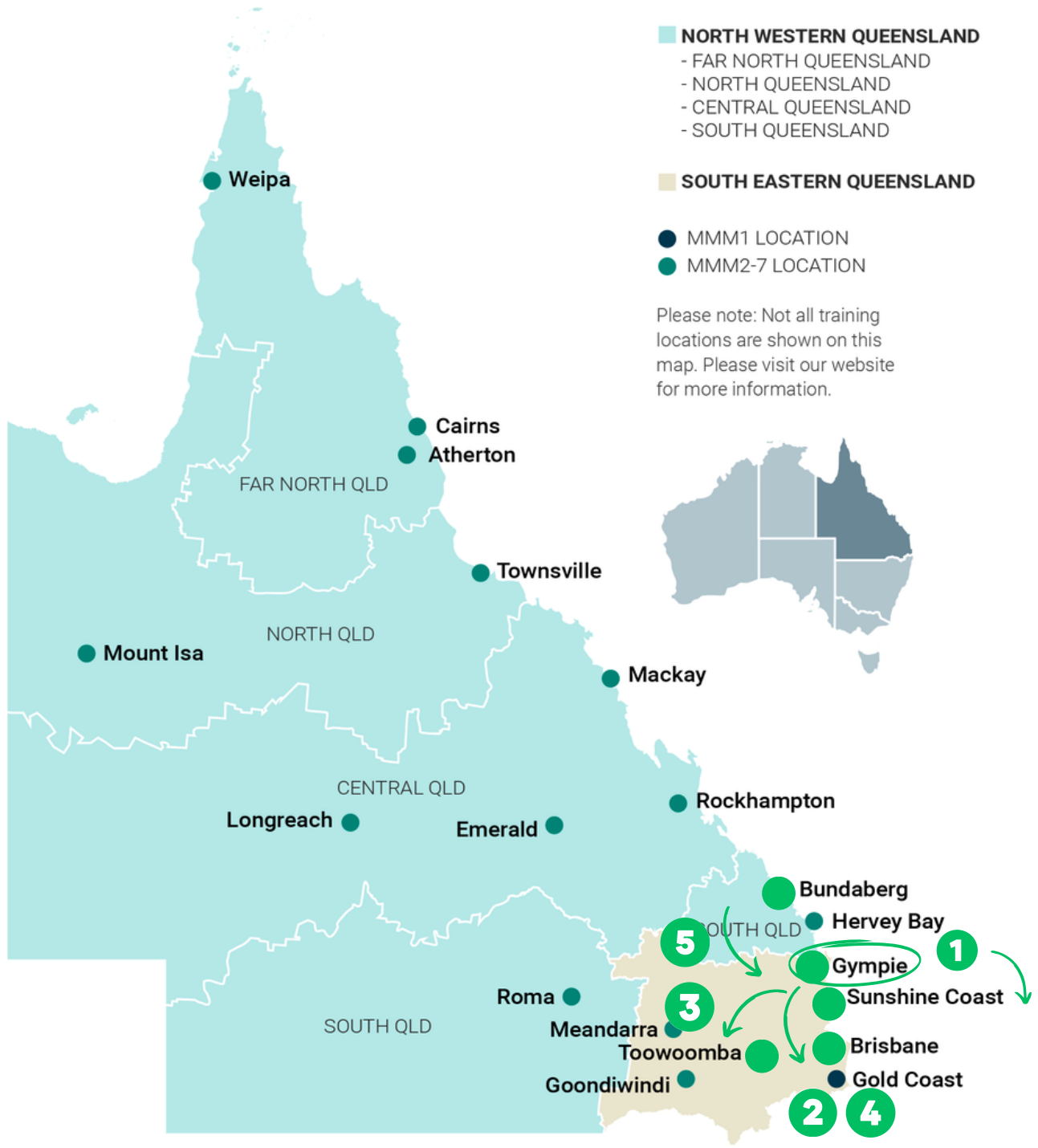
The new Gympie Interchange is a short 4-minute drive from the estate, making it appealing for owner-occupiers and investors alike. Slated to open in 2024, the new highway will reduce travel time from Gympie to Noosa Heads and Brisbane considerably. It will reduce the time to travel from Gympie to Noosa to just 30 minutes (30 km).

Why Gympie?

## Investment Checklist

- ✓ **30 minutes north of Noosa Heads**
- ✓ **90 minutes north of Brisbane CBD**
- ✓ **Ease of access via newly-built road infrastructure**
- ✓ **Low vacancy rates (1.1% May 2023)**
- ✓ **High rental demand in suburb**
- ✓ **Limited dual occupancy properties in the area**
- ✓ **Dual occupancy = strong financial security**
- ✓ **70% owner-occupied market**

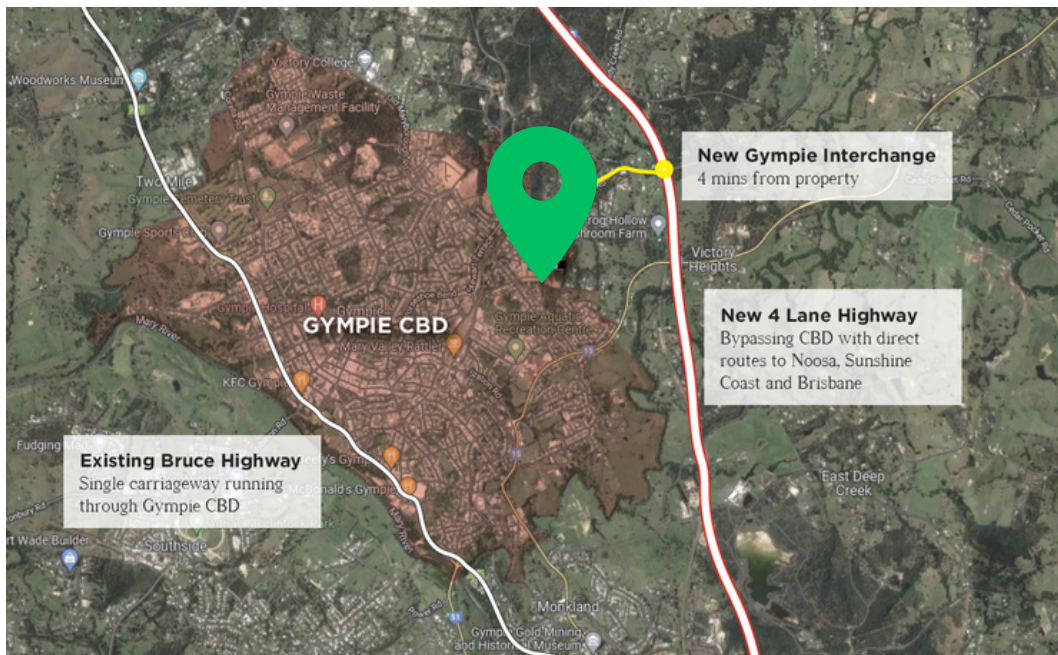




- 1** Maroochydoore Airport: 50 minutes
- 2** Brisbane Airport: 90 minutes
- 3** Wellcamp Airport: 2 hours
- 4** Ports of Brisbane: 90 minutes
- 5** Ports of Bundaberg: 2 hours

Located on Queensland's Primary Road and Rail Networks:

- Bruce Highway (M1)
- Queensland's Northern Line



Gympie is also strategically placed between several other South East Queensland destinations, including:

- Approx. 30 minutes to Noosa Heads
- 90 minutes to Brisbane CBD
- 1 hour 26 minutes to Hervey Bay
- Approx. 45 minutes to Tin Can Bay
- New dual carriage highway all the way to the Brisbane and the Gold Coast (connecting Gympie with fast, easy transport)
- 1 hour to the University of the Sunshine Coast
- Easy access to the coastal highway



# Introduction

## Gympie

Gympie has been one of Queensland's best performers over the last 5 years.

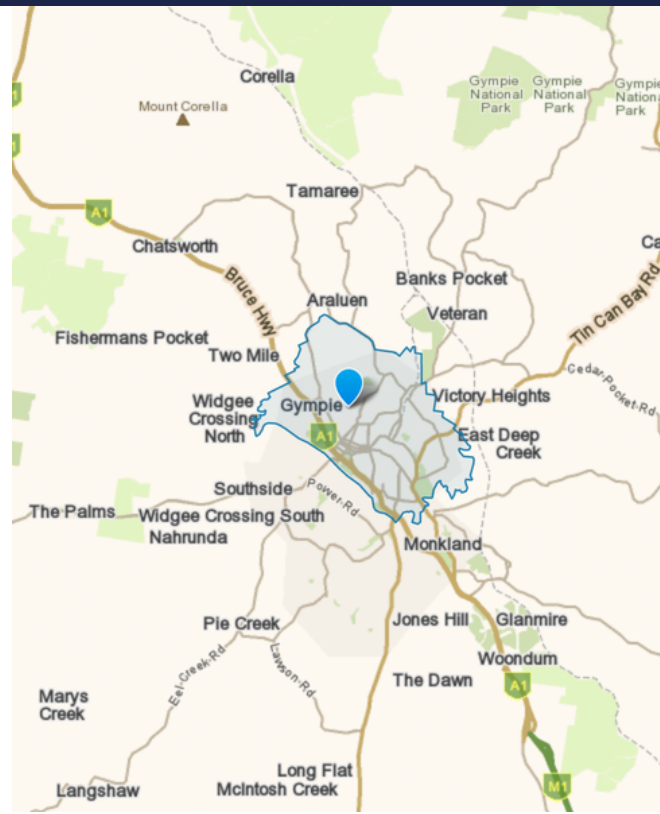
It offers affordability and lifestyle, appealing traits that have yet to be impacted by over-building.

A small regional city and administrative centre for the Wide Bay Burnett region, Gympie benefits from its proximity to the rising Sunshine Coast economy and the improved highway links between the two locations.

Recent upgrades to the Bruce Highway have made the Sunshine Coast within commuting distance of Gympie, providing Gympie residents with access to more job opportunities.

With Gympie house prices being around half those of many Sunshine Coast suburbs, there is good potential for new investors and other buyers on a budget. Rental yields are relatively high and vacancies are low.

There are also major infrastructure projects earmarked for the region, including a \$2 billion solar farm. If all are successful, Gympie's potential for investment would be greatly enhanced.



# An opportunity for investors

## Gympie Housing Boom

Over the past 5 years dwelling prices on the Sunshine Coast have rapidly increased, leading to many people being pushed out of idyllic locations such as Noosa, and instead deciding to buy and rent in locations such as Gympie.

A steady increase in median property prices over a five-year period in the suburb translates to a 76.67% capital gain.

The Queensland suburb ranks 1st on the list of best yielding suburbs for rental properties in QLD, posting a 5.12% return. It also places 1st in Australia based on median property value growth during the quarter.

Source: Smart Property Investment

Gympie is also strategically placed between several other South East Queensland destinations:

- 2 hours to Brisbane CBD
- 1 hour 26 minutes to Hervey Bay
- Approx. 45 minutes to Tin Can Bay
- Approx. 30 minutes to Noosa Heads
- 1 hour to the University of the Sunshine Coast
- Easy Access to the Coastal Highway
- New highway will stop Gympie from being cut off in the event of flooding
- The Gympie region is known as the "northern" Sunshine Coast with the new highway reducing travel time considerably to key locations around South East Queensland.



# Major Infrastructure Projects

## Gympie





# Major Infrastructure Projects

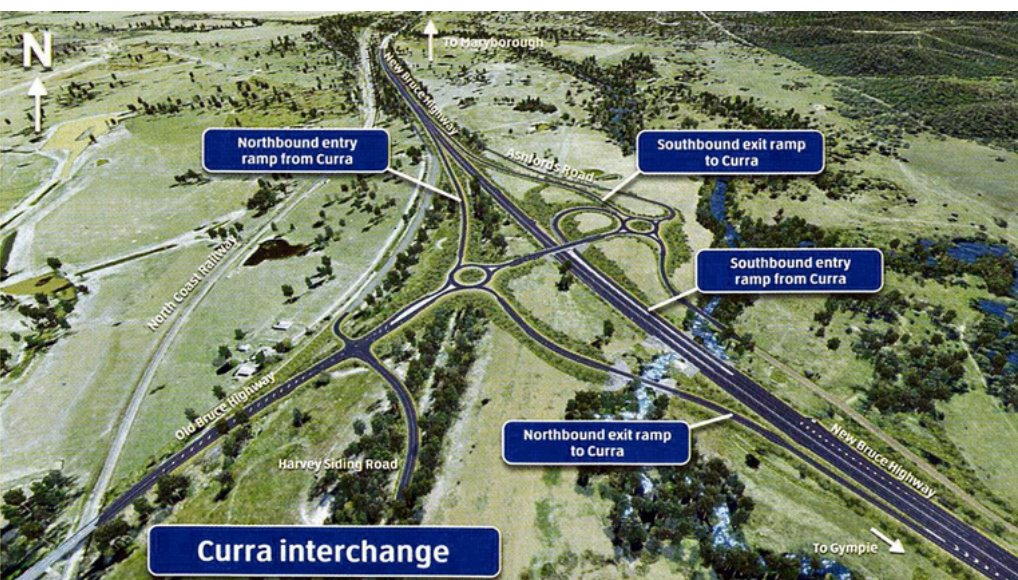
## Gympie

The region is amid a multibillion-dollar facelift thanks to major infrastructure works, industrial and commercial development and renewable energy growth projects progressing across the region.

### Gympie Bypass

Construction of the \$1 billion, 26km Bruce Highway bypass to the city's east will be one of the biggest shifts in the region's history. The inclusions of the new bypass include:

- New 110km/h highway, greatly improving travel times (the current highway is 80km/h and 60km/h through Gympie).
- Improved traffic flow - the bypass will avoid 53 intersections and 106 property accesses.
- Reduced traffic volumes on the highway travelling through Gympie, with around 50% fewer heavy vehicles.
- Greatly reduce head-on crashes by providing a divided 4-lane highway.
- Significantly improved flood immunity.



# Major Infrastructure Projects

## Gympie



### Bruce Highway - Cooroy to Curra

This project aims to improve safety, flood resilience, and capacity along the highway between Brisbane and Cairns. It is designed to meet the strategic transport needs of the Sunshine Coast and Gympie regions well into the future.



### Curra Shopping Centre

Curra is soon to become the place to be, with a long-awaited shopping centre given the go-ahead by Gympie Regional Council last year. The 5.7ha development will be home to stores including a butcher, bakery and bottle shop alongside an attached medical centre. A child care centre will cater for 75-117 children once finished.



### Aged Care Centre

Aged and health care has been flagged as one of Gympie's growth industries in recent years, and a new four-storey, 108-bed centre will help drive the region forward.

# Major Infrastructure Projects

## Gympie



### Woolooga Solar Farm

Lightsource BP has plans to build a solar farm capable of powering 71,000 homes, and thanks to council planning approval under delegation last month, those plans are well underway. The development is expected to create 450 jobs during construction. The project value is \$2 billion, this would power 127,000 homes.



### Tuan Wind Farm

The Tuan Forest in the Gympie region's north is geared to become a renewable hub thanks to a \$2 billion wind farm proposed to be built in the national park. If built, the farm, which will be the largest in Queensland and create more than 400 jobs during construction, will further cement the region as a renewable hub in the state's southeast.



### Borumba Dam Wall

Water supply has fast become a hot topic across the region thanks to cost, conservation and now questions over how to secure the city's water supply in the coming years. If approved the newly enlarged dam will quite literally reshape Gympie's map, expanding the size of a popular tourism spot in the Mary Valley and making the dam a key part of Queensland's long-term water future.

# Suburb Statistics

## Postcode 4570, QLD

### Unprecedented Demand

The demand for homes in the Gympie region is at an all-time high, with property values increasing in recent years with the development of the new highway, making it more efficient to get to the Sunshine Coast and other key areas.

### Suburb Insights

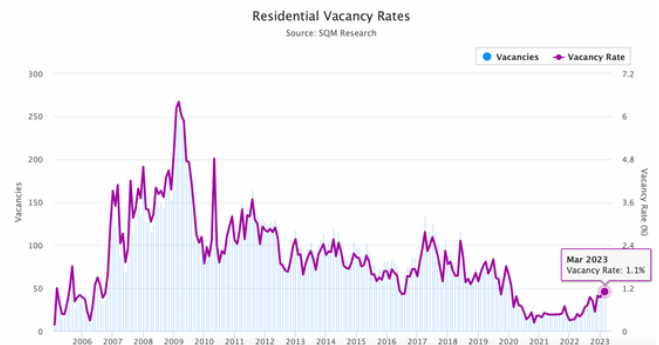
Based on research conducted by Core Logic Australia at a glance, over the past 12 months, Gympie houses have performed very well:

- Median Price Change: 15.38% +
- Median Gross Yield: 5.1%

### 2016 Census Quick Stats

■ People	42,420
Male	49.4%
Female	50.6%
Median age	45
■ Families	11,352
Avg. children per family for families with children	1.9
for all families	0.7
■ All private dwellings	18,737
Avg. people per household	2.4
Median weekly household income	\$974
Median monthly mortgage repayments	\$1,300
Median weekly rent	\$250
Avg. motor vehicles per dwelling	1.9

### March 2023 Vacancy Rates



# Property Market Analysis

## Gympie

### Market Insights

1.1% vacancy rate (May 2023)

The population estimate for the Gympie Regional Council area as of the 30th of June 2022 is 55,170. Since the previous year, the population has grown by 2.45%. Population growth in Regional QLD was 1.88% (SEQ Government)

44% owner-occupiers, 56% renters

Median age: 46

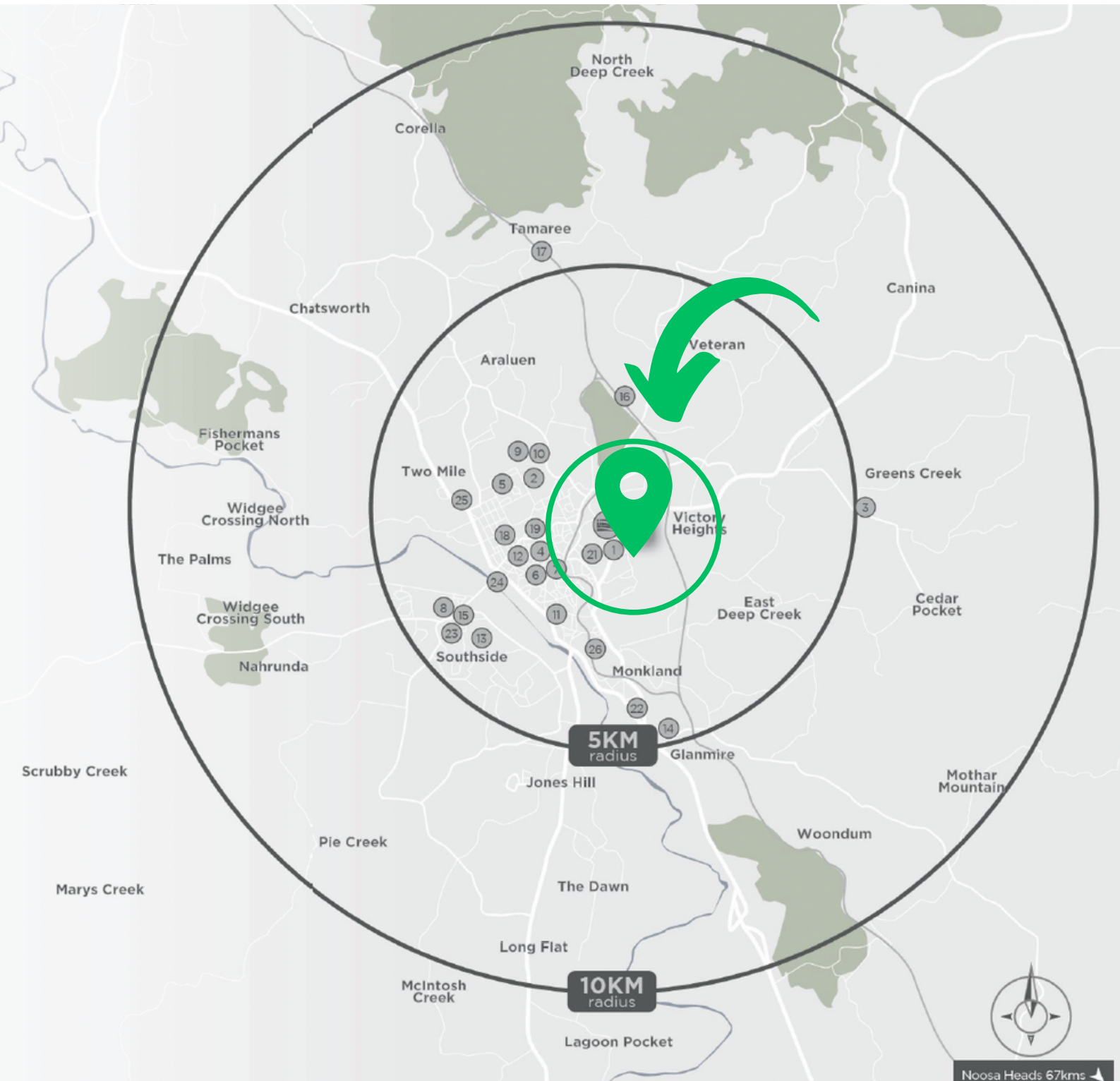
Employment by industry:

- Healthcare/social assistance 12%
- Retail trade 11%
- Agriculture 9%
- Manufacturing 9%,
- Education/training 9%
- Construction 9%



# Nearby Amenities

## Gympie



# Nearby Amenities

## Gympie

### Schools

Gympie Special School  
Gympie West Primary School  
Gympie East State School  
Gympie Central School  
James Nash State High School  
St Patrick's Primary School  
St Patrick's College, Gympie  
Gympie South State School

### Special Interest

Gympie Hospital  
Gympie Private Hospital  
Victoria Heights Recreational Trails  
Gympie Aquatic Recreation Centre  
Lake Alford Park  
Adrian McCintock Park  
River to Rail Trail  
Gympie Golf Course  
Victoria Bridge Conservation Area

### Universities

University of the Sunshine Coast, Gympie  
TAFE Queensland Gympie Campus

### Shopping

Centro Gympie Shopping Centre  
Goldfields Shopping Plaza  
Aldi  
Bunnings, Gympie  
Gympie - Southside Town Centre

### Public Transport

Gympie North Train Station  
Tamaree Train Station

# Gympie Dual Income Houses

## The Investment

**Property Type: Duplex, Dual Occupancy House and Land**

**Building Area: 208sqm - 257sqm**

**Price Range: \$699,908 - \$799,469**

**Rental Income: Up to \$960 per week**

**Cash Flow Positive: Yes**

**Rental Yield: 6.17%**

**Rental Return: \$4,197 (after tax)**

**Body Corporate Fees: No**



**High Capital Growth Location**



**High Quality Inclusions**

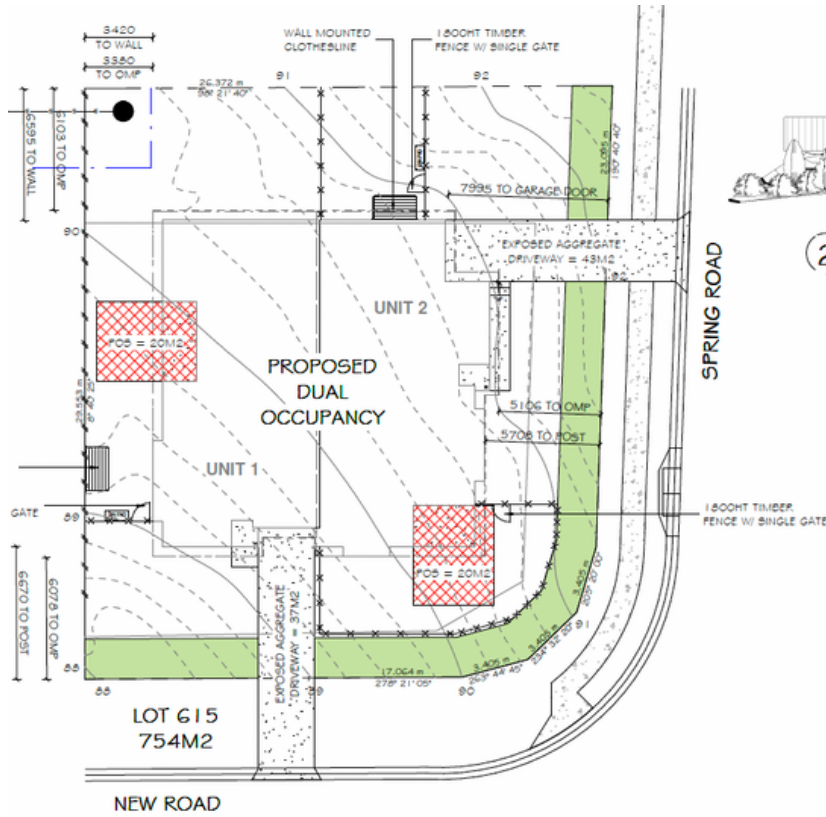


**Located in Gympie, Queensland**





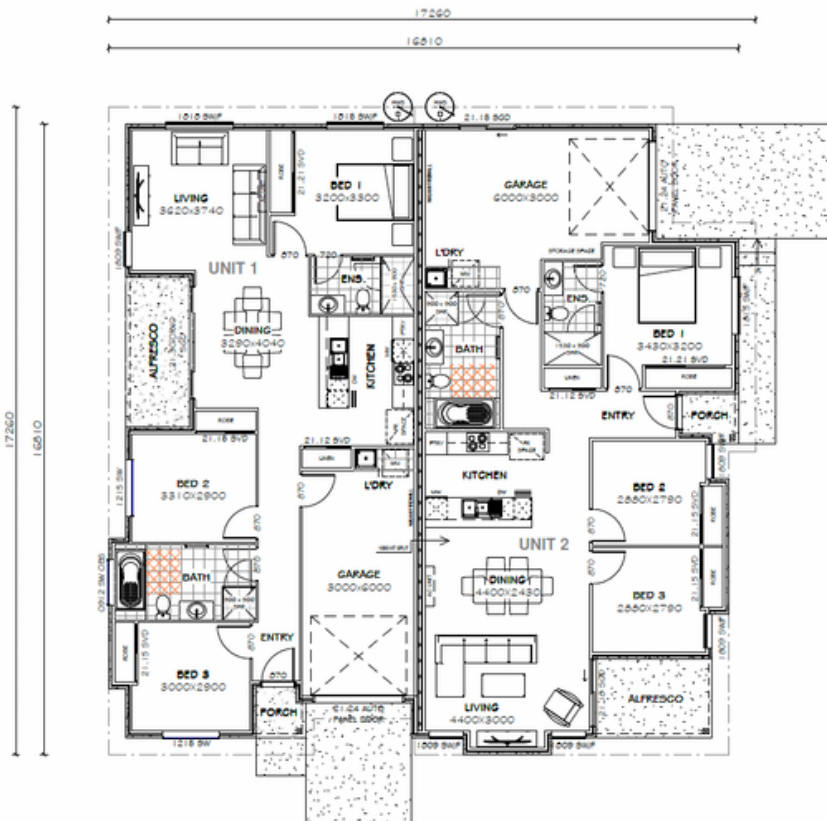
# Floor Plans: Gympie Duplex - Lot 615



② NEW ROAD STREET VIEW

Site Coverage		
Dwelling Area	Site Area	Site Coverage
257.25 m <sup>2</sup>	754 m <sup>2</sup>	34%

Site Legend	
	existing 1.800 high timber fencing on top of concrete sleeper retaining wall
	new 1.800 high timber fencing
	1.800m timber gate - to match fencing
	OMP
	OMP
	private open space
	2m width landscaping strip to street boundary



Approx Area	
UNIT 1	
LIVING	98.15 m <sup>2</sup>
GARAGE	21.01 m <sup>2</sup>
ALFRESCO	6.84 m <sup>2</sup>
PORCH	1.67 m <sup>2</sup>
UNIT 2	
LIVING	97.10 m <sup>2</sup>
GARAGE	24.20 m <sup>2</sup>
ALFRESCO	6.51 m <sup>2</sup>
PORCH	1.77 m <sup>2</sup>
GRAND TOTAL	129.58 m <sup>2</sup>
PERIMETER	75840 mm

Site Coverage		
Dwelling Area	Site Area	Site Coverage
257.25 m <sup>2</sup>	754 m <sup>2</sup>	34%

# Rental Appraisals: Gympie Duplex - Lot 615

Friday April 14, 2023



To Whom It May Concern,

**RE: RENTAL APPRAISAL – Lot 615 Olive Tree Chase, The Outlook Estate GYMPIE QLD 4570**

Thank you for allowing Century 21 Platinum Agents the opportunity to appraise this new build and where it would sit in the currentmarket rental market.

When assessing the rental value of a property, we take into consideration factors that assist in leasing the property promptly. This includes comparison of similar properties, current vacancies, and market trends.

Obtaining a realistic rental value ensures that the property is leased as quickly as possible for a better financial return on your investment.

Where possible, we aim at achieving the highest rent for Lessors. With this in mind, and based on the current rental market, the recommended current rental price for the property would be between –

**Unit 1 \$450 - \$480per week.**

**Unit 2 \$450 - \$480per week.**

Should you have any questions or wish to discuss our premium Property Management Service please do not hesitate to contact me on 07 5489 8000 / 0474 494 595 or via email [bree.vanrensburg@century21.com.au](mailto:bree.vanrensburg@century21.com.au)

Yours Sincerely,

Bree van Rensburg  
Business Development Manager  
Century 21 Gympie &  
Cooloola Coast

We confirm that the person or persons for whom this opinion is prepared warrants that they shall not rely on the opinion of rental market worth to alter their financial position or to incur any financial obligations. Further, this opinion of rental market worth has been prepared solely for your information. Although every care has been taken in arriving at the figure, we stress that it is an opinion only and not to be taken as a sworn valuation.

**CENTURY 21.** Platinum Agents

P. (07) 5489 8000 F. (07) 5481 1955 69 Monkland Street, Gympie QLD 4570 C21.com.au/Gympie

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# Cash Flow: Gympie Duplex - Lot 615



## INVESTMENT PROPERTY CALCULATOR

2023-2024 Financial Year

Lot 615 Olive Tree Chase Gympie QLD : 3+3 Duplex

### PURCHASE DETAILS

Purchase Price	\$ 799,469
Deposit Amount	\$ 79,946
Borrowed	\$ 719,523
Conveyancing Fees	\$ 1,690
Stamp Duty (click here to estimate)	\$ 8,575
Transfer & Mortgage Registration Fee	\$ 848
Loan Interest Rate	5.89%

### INCOME CALCULATION

Salary Income	\$ 100,000
Weekly Rent Received	\$ 930
Annual Rental Income	\$ 48,360
Gross Income	\$ 148,360
Less Deductions	\$ 66,445
<b>New Taxable Income</b>	<b>\$ 81,915</b>

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

CAPITAL GROWTH PROJECTIONS		
Year	Property Value	Annual Growth
1	\$847,437	\$ 47,968
2	\$898,283	\$ 50,846
3	\$952,180.37	\$ 53,897
4	\$1,009,311	\$ 57,131
5	\$1,069,869.86	\$ 60,559
<b>Total</b>		<b>\$ 270,401</b>

### ANNUAL EXPENSES

Annual Rates (Incl. Water)	\$ 3,000
Body Corporate Fees	\$ -
Landlord Insurance	\$ 1,000
Property Management Rate	8.50%
Property Management Fees Total	\$ 4,111
Loan Interest Paid	\$ 42,380
<b>Total Cash Expenses</b>	<b>\$ 50,491</b>

### TAX DEDUCTIONS

Cash Expenses	\$ 50,491
Depreciation (1 Year Estimate)	\$ 15,785
Borrowing Costs	\$ 170
<b>Total</b>	<b>\$ 66,445</b>

### TAX COMPARISON

Tax Payable without Property	\$ 24,497
Tax Payable with Property	\$ 18,169
<b>Tax Savings</b>	<b>\$ 6,328</b>

PRE TAX CASH FLOW -\$2,131 per year  
-\$41 per week

**POST TAX CASH FLOW** +\$4,197 per year  
+\$81 per week

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
6.05% Gross Rental Yield  
12.05% Annual Gross Return on Investment (ROI)

**Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity**

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# Floor Plans: Gympie Dual Occupancy - Lot 602

**1 SITE PLAN**  
1:200

Site Coverage		
Dwelling Area	Site Area	Site Coverage
208.32 m <sup>2</sup>	583 m <sup>2</sup>	36%

CLIENT..... DATE.....

CLIENT..... DATE.....

**2 STREET VIEW**

**SITE LEGEND**

- 1800 high timber fencing
- single gate - to match fencing
- outermost projection
- private open space

ISSUE	REV DESCRIPTION	DRAWN	DATE
1	CONCEPT PLANS	LL	13/01/2023

**NOTES**

DRAWING SYMBOLS USED ON THIS DRAWING MAY NOT BE A TRUE REPRESENTATION OF ITEMS INCLUDED IN CONTRACT. REFER TO CONTRACT FOR SPECIFIED ITEMS.

SITING IS APPROXIMATE ONLY & MAY BE REQUESTED AT BUYERS DISCRETION.

1. VERIFY ALL LEVELS & DIMENSIONS BEFORE COMMENCING ANY FABRICATION.  
2. REFERRED DIMENSIONS TO THIS PRECEDENCE OVER SCHEDULE.  
3. COMPLY WITH LOCAL AUTHORITY STANDARD BUILDING LAWS & ALL RELEVANT AUSTRALIAN STANDARDS & LEGISLATION.  
4. THE DRAWINGS SHALL NOT BE USED TO OBTAIN A LOCAL AUTHORITY BUILDING PERMIT.  
5. ALL DIMENSIONS ON PLANS ARE INDICATIVE ONLY. POSITIONS ARE SUBJECT TO CHANGE ON SITE AT SOLE DISCRETION OF THE BUILDER IN CONSULTATION WITH RELEVANT RETAILERS.

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NAME: .....

PROJECT: PROPOSED SECONDARY DWELLING

NO: LOT 602 THE OUTLOOK ESTATE SPRING ROAD, GYMPIE

REL PROJECT IDENTIFIER: LOT 602 SP TBD

DATE: 04/04/2023

PERMETER: 62060 mm

GYMPIE REGIONAL COUNCIL

FOXY 3+2

DATE: 04/04/2023

DESIGNER: KTE

DRAWN: LL

CONCEPT DRAWINGS

**SITE PLAN**

SCALE: 1:200

HEET: 1.0

**1 FLOOR PLAN**  
1:100

Approx Areas		
UNIT 1	UNIT 2	GRAND TOTAL
LIVING: 93.48 m <sup>2</sup>	LIVING (incl. fdry): 57.64 m <sup>2</sup>	151.12 m <sup>2</sup>
GARAGE: 21.96 m <sup>2</sup>	GARAGE: 21.78 m <sup>2</sup>	43.74 m <sup>2</sup>
ALFRESCO: 8.02 m <sup>2</sup>	ALFRESCO: 3.68 m <sup>2</sup>	11.70 m <sup>2</sup>
PORCH: 1.76 m <sup>2</sup>	PORCH: 83.10 m <sup>2</sup>	84.86 m <sup>2</sup>
		208.32 m <sup>2</sup>

Site Coverage		
Dwelling Area	Site Area	Site Coverage
208.32 m <sup>2</sup>	583 m <sup>2</sup>	36%

CLIENT..... DATE.....

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**SITE LEGEND**

- 1800 high timber fencing
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- outermost projection
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ISSUE	REV DESCRIPTION	DRAWN	DATE
1	CONCEPT PLANS	LL	13/01/2023

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DATE: 04/04/2023

PERMETER: 62060 mm

GYMPIE REGIONAL COUNCIL

FOXY 3+2

DATE: 04/04/2023

DESIGNER: KTE

DRAWN: LL

CONCEPT DRAWINGS

**FLOOR PLAN**

SCALE: 1:100

HEET: 2.0

# Rental Appraisal: Gympie Dual Occupancy - Lot 602

Monday 20<sup>th</sup> March, 2023



To whom it may concern,

**RE: RENTAL APPRAISAL – lot 602 Outlook Estate, GYMPIE QLD 4570**

Thank you for allowing Century 21 Platinum Agents the opportunity to appraise this property for its current market rental value.

When assessing the rental value of a property, we take into consideration factors that assist in leasing the property promptly. This includes comparison of similar properties, current vacancies, and market trends.

Obtaining a realistic rental value ensures that the property is leased as quickly as possible for a better financial return on your investment.

Where possible, we aim at achieving the highest rent for Lessors. With this in mind, and based on the current rental market the recommended current rental price for the property would be between –

**Unit 1, \$450 - \$480 per week.**

**Unit 2, \$350 - \$380 Per week.**

Should you have any questions or wish to discuss our premium Property Management Service please do not hesitate to contact me on 07 5489 8000 / 0474 494 595 or via email [bree.vanrensborg@century21.com.au](mailto:bree.vanrensborg@century21.com.au)

Yours Sincerely,

Bree van Rensburg  
Business Development Manager  
Century 21 Gympie &  
Cooloola Coast

We confirm that the person or persons for whom this opinion is prepared warrants that they shall not rely on the opinion of rental market worth to alter their financial position or to incur any financial obligations. Further, this opinion of rental market worth has been prepared solely for your information. Although every care has been taken in arriving at the figure, we stress that it is an opinion only and not to be taken as a sworn valuation.

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# Cash Flow: Gympie Dual Occupancy - Lot 602



## INVESTMENT PROPERTY CALCULATOR

2023-2024 Financial Year

Lot 602 Olive Tree Chase Gympie QLD : 3+2 Dual Occupancy

### PURCHASE DETAILS

Purchase Price	\$ 699,908
Deposit Amount	\$ 69,990
Borrowed	\$ 629,918
Conveyancing Fees	\$ 1,690
Stamp Duty (click here to estimate)	\$ 7,525
Transfer & Mortgage Registration Fee	\$ 730
Loan Interest Rate	5.40%

### INCOME CALCULATION

Salary Income	\$ 100,000
Weekly Rent Received	\$ 830
Annual Rental Income	\$ 43,160
Gross Income	\$ 143,160
Less Deductions	\$ 55,280
<b>New Taxable Income</b>	<b>\$ 87,880</b>

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

CAPITAL GROWTH PROJECTIONS		
Year	Property Value	Annual Growth
1	\$741,902	\$ 41,994
2	\$786,417	\$ 44,514
3	\$833,601.63	\$ 47,185
4	\$883,618	\$ 50,016
5	\$936,634.79	\$ 53,017
<b>Total</b>		<b>\$ 236,727</b>

### ANNUAL EXPENSES

Annual Rates (Incl. Water)	\$ 3,000
Body Corporate Fees	\$ -
Landlord Insurance	\$ 1,000
Property Management Rate	8.50%
Property Management Fees Total	\$ 3,669
Loan Interest Paid	\$ 34,016
<b>Total Cash Expenses</b>	<b>\$ 41,684</b>

### TAX DEDUCTIONS

Cash Expenses	\$ 41,684
Depreciation (1 Year Estimate)	\$ 13,450
Borrowing Costs	\$ 146
<b>Total</b>	<b>\$ 55,280</b>

### TAX COMPARISON

Tax Payable without Property	\$ 24,497
Tax Payable with Property	\$ 20,108
<b>Tax Savings</b>	<b>\$ 4,389</b>

PRE TAX CASH FLOW \$1,476 per year  
\$28 per week

POST TAX CASH FLOW **+\$5,865 per year**  
**+\$113 per week**

### INVESTMENT YIELDS SUMMARY

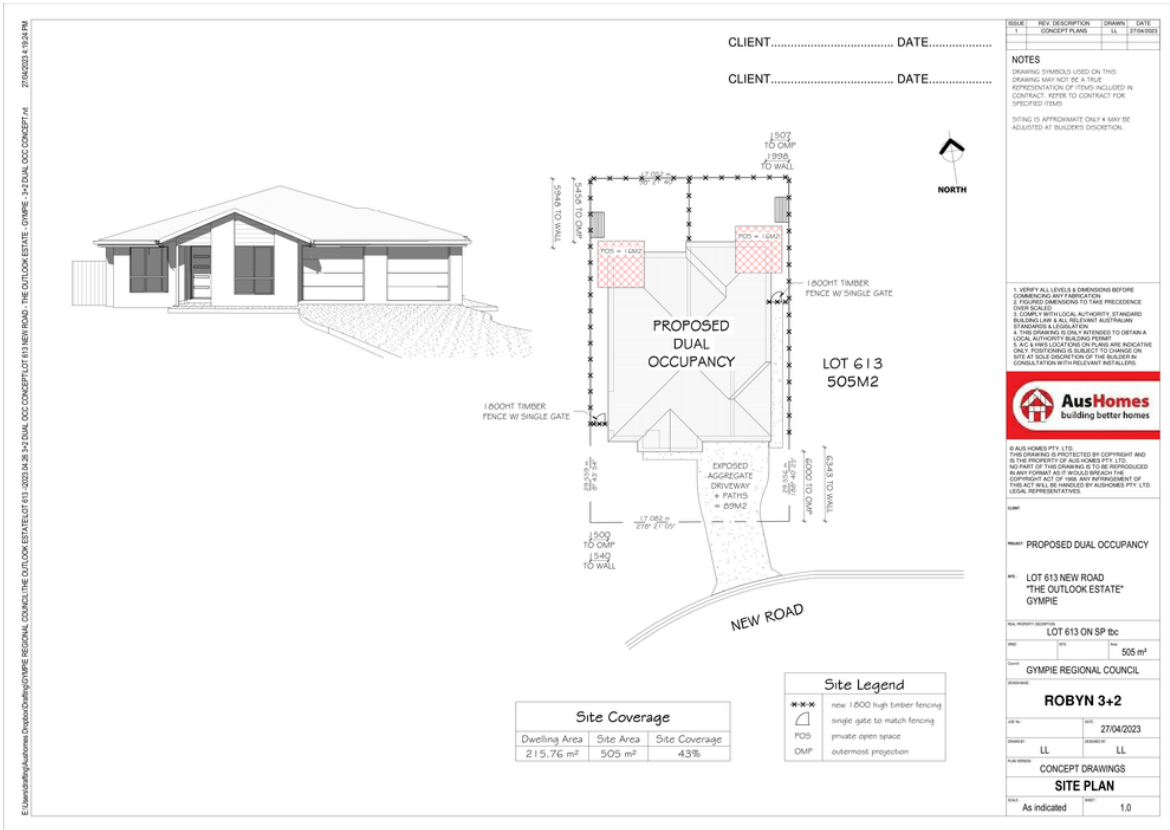
6% Capital Growth Projection  
6.17% Gross Rental Yield  
12.17% Annual Gross Return on Investment (ROI)

**Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity**

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# Floor Plans: Gympie Dual Occupancy - Lot 613



# Rental Appraisal: Gympie Dual Occupancy - Lot 613



14 April 2023

TO WHOM IT MAY CONCERN

**RE: 613 Olive Tree Chase, Gympie**

Thank you for your invitation to appraise your property and provide you with an appraisal as to what the above property may be worth in today's market.

We have based this appraisal on current market conditions as well as our extensive knowledge of the property market conditions in the local area.

We wish to advise that in our opinion, given current market factors, the above property would rent for :

3 bedroom x 2 bathroom: \$470.00 - \$490.00 per week.

2 bedroom x 2 bathroom: \$430.00 - \$450.00 per week.

If you have any further enquiries in regards to this matter, please do not hesitate to contact me.

Yours faithfully

Renee Wilton  
SENIOR PROPERTY MANAGER

DISCLAIMER: The Professionals Real Estate makes no representation and gives no warranty as to the accuracy of the information contained herein and does not accept any responsibility for any errors or inaccuracies in or omissions from this document (whether negligent or otherwise) and The Professionals Real Estate shall not be liable for any loss or damage howsoever arising as, a result of any person acting or refraining from acting in reliance on any information contained herein. No reader should rely on this document as it does not purport to be comprehensive or to render advice. Prospective purchasers or lessees should satisfy themselves by inspection or otherwise as to the accuracy of these particulars.

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# Cash Flow: Gympie Dual Occupancy - Lot 613



## INVESTMENT PROPERTY CALCULATOR

2023-2024 Financial Year

Lot 613 Olive Tree Chase Gympie QLD : 3+2 Dual Occupancy

### PURCHASE DETAILS

Purchase Price	\$ 717,998
Deposit Amount	\$ 71,799
Borrowed	\$ 646,199
Conveyancing Fees	\$ 1,690
Stamp Duty (click here to estimate)	\$ 7,525
Transfer & Mortgage Registration Fee	\$ 730
Loan Interest Rate	5.89%

### INCOME CALCULATION

Salary Income	\$ 100,000
Weekly Rent Received	\$ 830
Annual Rental Income	\$ 43,160
Gross Income	\$ 143,160
Less Deductions	\$ 59,326
<b>New Taxable Income</b>	<b>\$ 83,834</b>

When assessing a property investment, the most important consideration must be the potential capital gain over the next 5 -10 years....

Enter expected year-on-year capital growth here

CAPITAL GROWTH PROJECTIONS		
Year	Property Value	Annual Growth
1	\$761,078	\$ 43,080
2	\$806,743	\$ 45,665
3	\$855,147.11	\$ 48,405
4	\$906,456	\$ 51,309
5	\$960,843.29	\$ 54,387
	<b>Total</b>	<b>\$ 242,845</b>

### ANNUAL EXPENSES

Annual Rates (Incl. Water)	\$ 3,000
Body Corporate Fees	\$ -
Landlord Insurance	\$ 1,000
Property Management Rate	8.50%
Property Management Fees Total	\$ 3,669
Loan Interest Paid	\$ 38,061
<b>Total Cash Expenses</b>	<b>\$ 45,730</b>

### TAX DEDUCTIONS

Cash Expenses	\$ 45,730
Depreciation (1 Year Estimate)	\$ 13,450
Borrowing Costs	\$ 146
<b>Total</b>	<b>\$ 59,326</b>

### TAX COMPARISON

Tax Payable without Property	\$ 24,497
Tax Payable with Property	\$ 18,793
<b>Tax Savings</b>	<b>\$ 5,704</b>

PRE TAX CASH FLOW -\$2,570 per year  
-\$49 per week

**POST TAX CASH FLOW** +\$3,134 per year  
+\$60 per week

### INVESTMENT YIELDS SUMMARY

6% Capital Growth Projection  
6.01% Gross Rental Yield  
12.01% Annual Gross Return on Investment (ROI)

**Please contact us to further discuss these numbers and ensure you maximise your wealth creation opportunity**

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# Inclusions

## White Goods & Appliances- Per Unit

<b>Oven-</b> <b>Manufacturer:</b> Bellissimo <b>Model No:</b> HNTB65XL Multifunction <b>Size:</b> 60cm <b>Finish:</b> Stainless Steel	Included
<b>Cooktop-</b> <b>Manufacturer:</b> Bellissimo <b>Model No:</b> HNTB64CE <b>Size:</b> 60cm <b>Finish:</b> Black Glass	Included
<b>Range hood-</b> <b>Manufacturer:</b> Bellissimo <b>Model No:</b> GEH6017 Front retractable <b>Finish:</b> Stainless Steel <b>Venting:</b> to ceiling	Included
<b>Dishwasher-</b> <b>Manufacturer:</b> Bellissimo <b>Model:</b> TBD4SS-5 <b>Finish:</b> Stainless Steel	Included
<b>Hot Water System- Heat Pump</b> <b>Manufacturer:</b> Chromagen <b>Style:</b> Medea <b>Size:</b> 170L	Included

## Carpet- Per Unit

<b>Rooms:</b> All Bedrooms & balance of house where alternate flooring/tiles has not been specified elsewhere in this specification (excluding garage which is plain smooth finished concrete) <b>Internal Stairs (if shown on plan):</b> Carpet <b>Manufacturer:</b> Carpet Call from select builder's range <b>Fitting:</b> Mechanical fitted	Included
<b>Underlay:</b> Rubber	Included

## Stairs & Balustrade(Two storey homes only) - Per Unit

<b>Stair Construction:</b> Cover grade Timber	Included
<b>Manufacturer:</b> Stair Master	Included
<b>Internal Balustrade</b> – Paint Grade Pine	Included
<b>External Balustrade</b> – Paint Grade Pine	Included

# Inclusions

## Ceramic Wall & Floor Tiling – Per Unit

All tiles in this contract are to be ceramic tiles only to a maximum size of 450mmx450mm. Larger tiles or porcelain tiles will attract an additional material & labour cost to the owner.

<b>Kitchen-</b>	
<b>Wall:</b> 600 mm splash back tiling to underside of cupboards from builder's select tile ranges.	Included
<b>Floor:</b> Full floor area from builder's select tile ranges.	Included
<b>Bathroom-</b>	
<b>Wall:</b> One row above vanity, two tile rows above bath, minimum 2100mm in shower recess. All tiles to be from builder's select tile ranges.	Included
<b>Floor &amp; skirting:</b> Full area with of 225mm skirting tiles from builder's select tile ranges.	Included
<b>Ensuite-</b>	
<b>Wall:</b> One row above vanity, two tile rows above bath, minimum 2100mm in shower recess. All tiles to be from builder's select tile ranges.	Included
<b>Floor &amp; skirting:</b> Full floor area with of 225mm skirting tiles from builder's select tile ranges.	Included
<b>Laundry-</b>	
<b>Wall:</b> 225mm skirting tile only from builder's selected range and 400mm above laundry tub	Included
<b>Floor &amp; skirting:</b> Laundry nominated area with of 225mm skirting tiles from builder's select tile ranges.	Included
<b>Main floors-</b>	
<b>Entry:</b> As shown on plan from builder's select tile ranges.	Included
<b>Main Floors:</b> Hallways, kitchen, dining, family rooms unless otherwise indicated on plan.	

## Shower Screens-Per Unit

<b>Manufacturer:</b> Civic Shower Screens <b>Glass:</b> Toughened Glass <b>Frame:</b> Framed	Included
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## Mirrors- Per Unit

<b>Manufacturer:</b> Civic Shower Screens <b>Size:</b> Length of vanity to max. 900mm height or as specified on plans	Included
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# Inclusions

## Cabinetry & Accessories- Per Unit

<b>Kitchen-</b>	
<b>Finish to Bench top:</b> 20mm Essa Stone (refer plan) <b>Manufacturer:</b> Laminex (Select builder's ranges)	Included
<b>Finish to cupboards &amp; doors:</b> Laminate (single colour from builder select ranges). ** Special colours & finishes e.g. diamond gloss will attract an extra charge to the owner. <b>Manufacturer:</b> Cabinet maker made <b>Kickboard:</b> Laminate to match cupboards & doors	Included
<b>Finish to internal cabinetry &amp; shelving:</b> Melamine with one (1) Shelf and four (4) shelves in pantry.	Included
<b>Bathroom &amp; Ensuite-</b>	
<b>Bench top:</b> Fully Laminated bench top <b>Manufacturer:</b> Laminex (Select builder's ranges) <b>Cabinet doors &amp; external panels:</b> Cabinet maker made laminate doors	Included
<b>Handles:</b> "D" handles <b>Supplier:</b> Stephano Orlati <b>Finish:</b> Polished Chrome	Included
<b>Towel Rails/Rings &amp; WC Holders:</b> Flowell <b>Finish:</b> Chrome	Included
<b>Laundry-</b>	
<b>Bench top:</b> Fully Laminated bench top (if bench shown on plan) <b>Manufacturer:</b> Laminex (Select builder's ranges) <b>Cabinet doors &amp; external panels:</b> Cabinet maker made laminate doors	Included

# Inclusions

## Plumbing fixtures – Per Unit

<b>Kitchen-</b>	
<b>Sink:</b> Everhard 1 ¼ bowl <b>Model:</b> 73192 <b>Finish:</b> Stainless steel <b>Tap Hole:</b> One	Included
<b>Tapware:</b> Single Mixer tap <b>Manufacturer:</b> Azzurra <b>Model:</b> Prezzo <b>Finish:</b> Chrome	Included
<b>Laundry:</b>	
<b>Tub:</b> 40L tub with suds by-pass in metal cabinet <b>Manufacturer:</b> Everhard	Included
<b>Tapware:</b> Single Mixer tap <b>Manufacturer:</b> Azzurra <b>Model:</b> Prezzo <b>Finish:</b> Chrome	Included
<b>Bathroom &amp; Ensuite:</b>	
<b>Tapware Shower:</b> Single Mixer tap <b>Manufacturer:</b> Azzurra <b>Model:</b> Prezzo <b>Finish:</b> Chrome <b>Shower Rose:</b> Methven Bermuda 3 function <b>Finish:</b> Chrome	Included
<b>Hand basin:</b> Drop-in vanity basin from builder's selection <b>Tapware Shower:</b> Single Mixer tap <b>Manufacturer:</b> Azzurra <b>Model:</b> Prezzo <b>Finish:</b> Chrome	Included
<b>Bath:</b> 1525mm acrylic bath tub (if shown on plan) <b>Manufacturer:</b> Decina <b>Model:</b> Bambino <b>Tapware:</b> Single Mixer tap <b>Manufacturer:</b> Azzurra <b>Model:</b> Prezzo <b>Finish:</b> Chrome <b>Spout:</b> Alpha 180mm <b>Finish:</b> Chrome	Included
<b>WC's &amp; powder rooms:</b>	
<b>Toilet Suites:</b> Vitreous china <b>Manufacturer:</b> Azzurra <b>Model:</b> Casa Neo close coupled	Included
<b>Hand basin:</b> Selected by builder (if shown on plan) <b>Tapware:</b> Single Mixer tap <b>Manufacturer:</b> Azzurra <b>Model:</b> Prezzo <b>Finish:</b> Chrome	Included
<b>External:</b> Two (2) taps (front & rear of dwelling) as positioned by builder	Included

# Inclusions

## Internal Lining- Per Unit

<b>Walls &amp; Ceilings interior:</b> Knauf 10mm Plasterboard	Included
<b>Wet area walls:</b> Water Resistant Board	Included
<b>Cornice to interior of house:</b> <b>Profile:</b> Knauf 90mm Cove	Included
<b>Cornice to garage (excluding above garage door):</b> <b>Profile:</b> Knauf 90mm Cove	Included

## Painting- Per Unit

<b>Colours:</b> Refer to Colour Schedule <b>Manufacturer:</b> Taubmans - Tradex acrylic <b>System:</b> Manufacturer's two coat system	Included
<b>External:</b> Eaves, posts & timber cladding in all-weather matt/low sheen. Galvanised lintels (if applicable), valley iron and roof flashings are to remain natural and unpainted.	Included
<b>Internal Walls:</b> Single colour in living proof low sheen **Multiple colours or tints will attract an additional cost**	Included
<b>Internal Ceilings:</b> White only – Tradex ceiling flat	Included
<b>Internal Doors:</b> Ultra enamel gloss to match wall colour	Included
<b>Architraves, reveals &amp; skirtings:</b> Ultra enamel gloss to match wall colour ** an additional cost is applicable for non-matching wall colour/tint **	Included

## Fixing Materials - Per Unit

<b>Architraves-</b> <b>Material:</b> Finger Jointed Pine <b>Profile:</b> 42mmx11mm Classic profile	Included
<b>Skirtings-</b> <b>Material:</b> Finger Jointed Pine <b>Profile:</b> 68mmx11mm Classic profile	Included

# Inclusions

## Electrical – Per unit

<b>Meter Box:</b> Metal box and positioned at sole discretion of the electrician	Included
<b>Lights fittings:</b> as selected by builder/electrician from standard range <b>Location:</b> <ul style="list-style-type: none"> <li>• Internal – Downlights throughout 21 in total</li> <li>• Garage – One(1) fluorescence light to single garage and two (2) fluorescence lights to double garage</li> <li>• Porch – One (1)</li> <li>• Alfresco – One (1)</li> </ul>	Included
<b>Light Switches: Manufacturer:</b> Clipsal <b>Location:</b> Near doorways at a height between 900mm – 1100mm	Included
<b>Power Points: Manufacturer:</b> Clipsal <b>Location:</b> <ul style="list-style-type: none"> <li>• Three singles in kitchen for dishwasher, refrigerator &amp; range hood</li> <li>• Two additional double power points in kitchen</li> <li>• Two double power points in main bedroom</li> <li>• One USB charger point in each power point in each bedroom</li> <li>• One double power point in all other rooms (excluding WC's)</li> <li>• One single power point to garage ceiling for door controller</li> </ul>	Included
<b>External weatherproof power points:</b> One(1) in alfresco area	Included
<b>Ceiling light fans-</b> <b>Manufacturer:</b> Ventair <b>Model:</b> Bullet to bedrooms & Spyda to lounge/family <b>Location:</b> any bedrooms where air conditioning is not installed, lounge/family room	Included
<b>Earth Leakage Safety Switches:</b> as required by regulations	Included
<b>Exhaust Fans :</b> All bathrooms & ensuites	Included
<b>TV Points:</b> Two (2)	Included
<b>TV Antenna:</b> One (1)	Included
<b>TV Booster:</b> May be required in select areas at owners expense	Not Included
<b>Phone Points:</b> Two (2)	Included
<b>Telstra &amp; NBN run in:</b> To standard 6m set-back & includes conduit only (excluding connection)	Included
<b>Smoke Alarms:</b> Hard wired with battery backup and located at the sole discretion of the onsite electrician in accordance with legislation.	Included

## Air-Conditioning- Per unit

<b>Split AC System:</b> Family room <b>Manufacturer:</b> Gree Air Conditioning <b>Size:</b> 5.5Kw <b>Location:</b> sole discretion of builder based on location of framing, services and electrical access. Outside unit to be mounted on wall brackets at a height to be determined at sole discretion of the builder.	Included
<b>Split AC System:</b> Master Bed <b>Manufacturer:</b> Gree Air Conditioning <b>Size:</b> 2.5Kw <b>Location:</b> sole discretion of builder based on location of framing, services and electrical access. Outside unit to be mounted on wall brackets at a height to be determined at sole discretion of the builder.	

# Inclusions

## Windows- Per Unit

<b>Type:</b> Aluminium sliding windows <b>Colour:</b> Refer to Colour Schedule <b>Glass:</b> Refer to plans & Energy report	Included
<b>Obscure glass:</b> bathroom, ensuite & WC	Included
<b>Window Locks:</b> keyed alike	Included
<b>Barrier Screens &amp; Flyscreens:</b> to all windows & external doors (excluding pivot, stacker or folding doors)	Included
<b>Window Furnishing</b> – vertical blinds to all windows & glass sliding door (excluding garage & WC)	Included

## Roof Cover- Single Roof

<b>Roof:</b> Concrete Roof tiles from selected builder's ranges <b>Manufacturer:</b> Bristle <b>Profile:</b> Classic <b>Colour:</b> Refer to Colour Schedule	Included as our standard roof covering
<b>Metal Fascia Gutters:</b> Colorbond <b>Gutter Profile:</b> I15HF QUAD <b>Colour:</b> Refer to Colour Schedule	Included

## External Cladding – Per Unit

<b>Brick Manufacturer:</b> Austral Bricks from selected builder's ranges only <b>Colour:</b> Refer to Colour Schedule** ** Builder reserves the right to use common bricks under any rendered texture finish	Included
<b>Mortar colour:</b> Natural <b>Joints:</b> Raked	Included
<b>Articulation joints:</b> Natural translucent silicone	Included
<b>AND/OR External boards:</b> Painted Linear board and fixed by builder	Included (only if shown on plan)

## Energy Rating Report / Insulation – Per Unit

<b>Walls:</b> as per Energy Rating Report	Included
<b>Ceiling:</b> as per Energy Rating Report	Included
<b>Door seals:</b> to all external hinged doors	Included
<b>Taping of wall wrap:</b> joints & junctions including around windows & doors	Included
<b>Weather strips:</b> to all external doors	Included



# Inclusions

## Doors- Per Unit

<b>External Front Door: Manufacturer:</b> HUME <b>Style:</b> XV10 <b>Door furniture:</b> Tristan <b>Door furniture:</b> Lever action from builders selection <b>Manufacturer:</b> Gainsborough	Included
<b>Internal Doors:</b> <b>Manufacturer:</b> HUME <b>Profile:</b> HA40 <b>Sizes:</b> as per plan <b>Door Furniture:</b> Lever action from builders selection <b>Style:</b> Tannere <b>Colour:</b> Chrome <b>Privacy Locks:</b> Bathroom, Ensuite & WC	Included
<b>Bedroom Robe doors:</b> Vinyl sliding unless otherwise specified on plan	Included
<b>Door stops:</b> White cushion	Included

## Garage Door- Per Unit

<b>Manufacturer:</b> Stoddards <b>Model:</b> Panel lift per plan <b>Remotes:</b> Two (2) <b>Colour:</b> Refer to Colour Schedule	Included
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## Shelving – Per Unit

<b>Robes:</b> White melamine single shelf with hanging rail under	Included
<b>Linens:</b> White melamine with four shelves ( only if shown on plan)	Included
<b>Pantry:</b> Cabinet maker made White melamine with four shelves	Included

## The Next Step

# Expression Of Interest

Ready to take the next step in growing your property portfolio?

The Expression of Interest form is used to formally remove your preferred property from the market. This allows you additional time to complete your due diligence without running the risk of losing your preferred lot.

A \$1,000 fully refundable deposit is paid into the developer's trust account. Once the EOI is received and payment of the \$1,000 has been confirmed, your preferred property is formally removed from the market and reserved for you. This form is not a binding contract and does not obligate the purchaser, developer or building in anyway, however, it does express the purchaser's sincere intent to proceed with the purchase. If for any reason you decide not to proceed with the purchase (until the contract is unconditional) the \$1,000 will be refunded in full.

**Download the form or print the next page, complete it with your details and scan it back to [info@cameronbird.com.au](mailto:info@cameronbird.com.au) and we will be in contact soon.**

We are here to support you throughout the entire purchase and can arrange both physical and virtual inspections of our recommended properties.

**Contact us with your queries on (07) 3871  
2500 or email [info@cameronbird.com.au](mailto:info@cameronbird.com.au)**

**[Download Editable EOI Form](#)**

# Expression of Interest Form

## PROPERTY DETAILS

Development Name/ Address

Lot No.  Price  (AUD)

Holding Deposit  Deposit Method

## PURCHASER DETAILS

Please provide full name(s) of all purchaser(s). If purchasing in a trust/company/SMSF, please state its full legal name.

Buyer 1  % Ownership:

Buyer 2  % Ownership   
(if applicable)

Address

Suburb  State  Postcode

Mobile 1  Mobile 2

Email 1  Email 2

Is the purchaser a foreign buyer?  Is the purchaser FIRB eligible?

The purchaser is...  an Owner/Occupier  an Investor  a Trust/Company/SMSF

## SOLICITOR/CONVEYANCER DETAILS

Company

Contact

Email

Phone

Address

Cameron Bird Property Group to recommend solicitor

Any special requests?

Consultant Name  Jack Bird Date

In order to secure your chosen property you are required to pay a refundable holding deposit (value stated above).

The Expression of Interest form is used to formally remove your preferred property from the market. This allows you further time to complete your due diligence without running the risk of losing your preferred lot. It is not binding on the buyer or the seller of the development.

Should completed Contracts of Sale not be received by Cameron Bird Property Group within a reasonable time of the buyer receiving them, the property will be placed back on the open market and any deposit monies refunded.

### Holding deposit account details

I/we have paid the holding deposit

Please complete and save this form before emailing to [info@cameronbird.com.au](mailto:info@cameronbird.com.au)

# Our Process

## From EOI to Settlement

After your EOI has been accepted and the property has been secured on your behalf, we ask the vendor to arrange a contract to be drawn up, and after that's checked and signed by both parties, an unconditional exchange takes place.

There is a standard process to be followed, but each property transaction is unique and may vary slightly.

Between exchange and settlement, several things need to happen including any final due diligence, ensuring finance is correct and that the property is in good order and ready for settlement.

From choosing paint colours to managing enquiries from banks, solicitors, prospective tenants and property managers - and anything else that comes up - we'll be right there with you.

After over 40 years in the business, we know how to walk you through the potential myriad of questions that may need resolving along the way.



# Connect with an Expert

## Make the next step

If you would like to learn more or if you are ready to make the next step in securing an investment property, don't hesitate to get in touch. With over 40 years of experience in investment property, we have the expertise to help you grow your property portfolio.

**Call (07) 3871 2500**  
**Email: [info@cameronbird.com.au](mailto:info@cameronbird.com.au)**

**Book a call**

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