

# Jaz REALTY

Prepared for:

Anna Roberts

Property located at:  
2 Gumnut Court Buderim,  
QLD 4556.

Prepared for you by:

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We Listen  
We Sell



Founded in 2011 by Jaz Hoy, a resident of Buderim, Jaz Realty is an independent, boutique real estate business operating across the entire Sunshine Coast and beyond.

Owned and managed by Jaz Hoy, the main emphasis is on providing Clients with exceptional service and excellent results.

In the ever evolving landscape of real estate, Jaz Realty adapts to all changes in market conditions, conveying information clearly and listening attentively, to the needs of all their Clients.

Jaz Realty specifically trains their Agents in the "Art of Negotiation" and recognises the importance of those skills in achieving the best results for Clients.

"We are fully aware that being able to negotiate well, makes the difference between a successful deal and a missed opportunity." Jaz Hoy

Though the use of modern technology available today, Jaz Realty prides itself on being able to successfully manage multiple tasks whilst always meeting deadlines, ensuring smooth processes and zero stress.

"We believe that Professionalism, Communication, Organisation, Empathy and Ethical Conduct are the true and vital qualities that make the whole Real estate experience a pleasurable one." Jaz Hoy.

★★★★★  
Jaz Hoy is undoubtedly the best agent around.

★★★★★  
Jaz is the "real deal".

★★★★★  
A pleasure to have Jaz working to sell my home.

### *Should you buy your next house before selling?*

Selling your old home and buying a new one is no mean feat. Both processes require a major commitment of your time, emotions and money.

Most people choose to sell their old home first and then use the available equity to purchase a new home. But there are times when buying first could better suit your circumstances.

#### **Selling your home first and buying later.**

Most people will choose to sell their existing home first. This helps to free up their equity and establishes a realistic budget when it comes to finding a new house. Ideally you will time the sale of your old home and purchase of your new house as closely together as possible. This will help avoid the expense and trouble of having to organise interim accommodation and moving house twice.

#### **There are a number of disadvantages to this ideal scenario:**

- You will need to manage both the selling and buying processes at once.
- It may take much longer than you anticipated to find, and settle, on your new home.
- Real estate values may rise after selling, pricing you out of your desired market.

If there is an interim period between your real estate sale and purchase, there are a number of options you can look at:

- Negotiate a longer settlement period on the sale of your home.
- Organise to rent back your sold home from the new owner to give you more time to find a property.
- Move into a rental property.
- Stay with family or move into a hotel and place your goods in storage.

These options will generally save you money in comparison to buying before selling and incurring the costs of two homes and two mortgages.

It is important to take into account your accommodation arrangements when finalising the settlement dates on your home's sale and new purchase.

You can negotiate to rent your property from the new owner until you've found your new home.

#### **Buying your new home first and selling later**

Buying before you sell can be financially tricky but you cannot control when your dream home may come on the market. For some, the convenience of a single relocation is worth the potential costs.

Without the equity from the sale of your existing home, you are likely to require bridging finance to cover the purchase of your new home. Bridging finance can cost more than a standard home loan.



There are some steps you can take to reduce the burden of juggling two properties:

- Make the sale of your existing home a contingency on the purchase of your new home; but be warned, this may put sellers off.
- Negotiate a longer settlement on the purchase of your new property, giving you more time to sell.
- Rent out your old home until it is sold, but tenancy can make the sale process more complicated.
- Rent out your new home while working on the sale of your existing home, but this requires timing the end of the tenancy with the sale of your existing home.

### What is bridging finance and when do I need it?

A bridging loan provides you with the funds to purchase your new home in the event you have not sold your existing home. It's offered by most lenders, and can be secured by the equity in your existing home, the new property or both.

In the event you obtain a single loan based on the equity in both properties, you will generally have 6 to 12 months to sell your old home. Make sure you discuss the repercussions of not selling within the specified loan period with your lender.

Throughout the term of the bridging period, you will normally only pay the interest owing. After the sale of your property, payments will again address the principal and interest owing on the remaining debt. Alternatively, you may choose to take out a new home loan.

An alternative is a new loan on the purchased property. This new loan will not require payments during the bridging period but the interest will accrue and you will still be paying off your existing home loan. Once your old property has sold and the respective home loan paid off, you will need to renegotiate the new property's home loan terms with your lender.

Taking out bridging finance can add considerably to your debt load, so make sure you seek financial advice before committing to a bridging loan. If you've bought your new home but haven't sold your old home, you can arrange bridging finance until the property is sold.

### Do I have to pay tax if I sell my house?

Capital Gains Tax (CGT) is the tax you pay on any profits you make from the increase in value of your assets between the time you buy and the time you sell. Property is just one of the asset types that attracts this form of tax, which is collected by the Federal Government through the Australian Taxation Office (ATO).

In the case of real estate, you are generally required to pay CGT on any property you own that is not your primary residence – that is, where you live most of the time. This includes investment properties, holiday homes and any other type of property you own. You will be pleased to know that your family home is exempt from CGT.

For properties that you have lived in for a time but have also rented out as an investment, you are generally required to pay CGT on the period(s) where you were not the occupant, although there are exceptions. Capital gains tax is payable when selling a property that isn't your primary residence.

### How to calculate capital gains tax.

The ATO has plenty of information to help you calculate your capital gain and what tax you might have to pay, as well as a guide to tax implications for rental property owners.

What's next?

Once you've sold your home, it's time to find a new one to buy. Be sure to keep up to date with what's happening in the market, and take a look at the suburb profiles to help select the area that suits you.

There are a number of ways to sell your home in Queensland which differ slightly to the way properties might be sold Interstate.

## 1/. For Sale by Private Treaty

For Sale by Private Treaty has been the predominant way to sell a property in Queensland and continues today, with only a small percentage of properties being sold by auction and Tender.

Private Treaty has the advantage of attracting Buyers who know what the price is and therefore know if they can afford to purchase your property.



It is the normal method of sale and one which most Buyers and Sellers are most comfortable with.

Buyers will view and submit an offer based on what they think you might accept. If we have more than one offer at the same time (multiple offer situation) , we have an excellent chance of obtaining list price and above.

## 2/. For Sale by Tender

This method of sale is designed to create urgency and obtain an optimum price for the vendor. The price is withheld and interested parties are encouraged to "put their best foot forward" by placing an offer in a sealed envelope only to be opened on closing date. There will typically be a campaign lasting 4/5 weeks and open homes will be held every week leading up to the tender closing date.

Any one or more of the offers (tenders) can be negotiated. This method of sale can work well for those who want a quick sale but the risks are similar to those of an auction, in that the response can be poor. Using this method of sale prevents you being able to accept any offers prior to the closing date.

## 3/. For Sale by Auction

Auction is again designed to create urgency by setting a closing date, withholding the price and running a campaign alongside 4/5 open homes, finishing with the final one on auction day.

The attendees (prospective Purchasers) will be asked for their honest feedback during open homes and this information will be passed on to the Vendor. It is based on this information that the Vendor can determine the Reserve Price on Auction Day.

If a Purchaser should present an offer PRIOR to the day of the Auction, the vendor is permitted to negotiate and accept that offer.



# Selling In Ten Steps

Selling your home is more than a Photo Board on your front lawn and a posting on the internet.

We keep the process simple and communicate with you every step of the way.

## 1 RESEARCH

We will tour your home and give insights on what will help your sale. We discuss the value of your home and develop initial marketing strategies.

## 2 LISTING

Signing of documents and beginning of the sales process.

## 3 GET READY

Marketing information is prepared including video, photography and brochures. We ensure we have everything ready for the Launch date

## 4 LAUNCH

Your home's profile is posted online. A Photo signboard is placed on your property. Any and all marketing materials that we've agreed on, will be created and rolled out!

## 7 INSPECTIONS

In most cases, your Buyer will have organised a Building and Pest Inspector to review your home. The Inspector will issue a report containing any repairs that are should be made. Occasionally, the Buyer might ask you to carry out those repairs.

## 8 LOAN APPROVAL

In many cases, the Buyer will seek a loan approval. This might involve a further inspection by the Buyer and/or the Lender.

## 6 SALES AGREEMENT

Once an offer has been made, we will present all details to you on paper for your consideration and respond as appropriate.

## 9 SETTLEMENT PREPARATION

The lender's requirements have been met and the documents have been signed the contract is now unconditional.

## 5 LOOK FOR THE RIGHT BUYERS

Targeted marketing and exposure of your home across marketing platforms. All scheduled events are completed until we reach a sales agreement.

## 10 SETTLEMENT

The final step! An exact time of the day for settlement is scheduled, after which you receive your funds and the keys are handed over to the new Owners.

# Increasing Asset Value

Thought and preparation before putting your home on the market, can markedly increase the value of your asset.

In order to obtain a premium price for your property, it is important to spend time thinking about what best to do, and how to present it in its best possible light.

At Jaz Realty we are experienced and knowledgeable in advising you on how to go about this without over capitalising and/or wasting money on unnecessary items or changes.

There are often minor adjustments you can make to your property, that could significantly improve the presentation and appearance of your home without the need to spend large amounts of money.

*Don't forget that the sale of your property, can deliver a significant financial gain which is not taxable, if it is your principal place of residence.*



Selling your property can deliver a significant financial gain, which is not taxable, if it is your principal place of residence.



# The right way to price your home

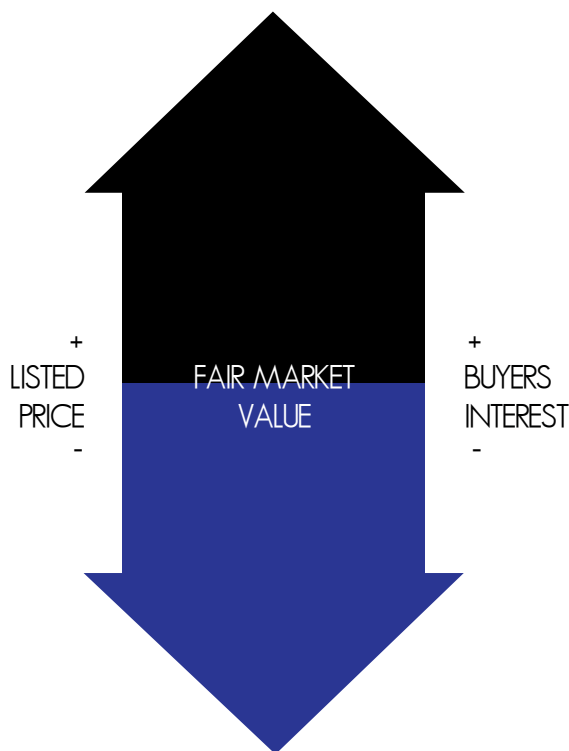
Pricing your home is one of the most important aspects that we will discuss with you.

It can be tempting to over value when thinking about how much money you want to get out of your home, especially in a seller's market, but there can be some risks when pricing too optimistically.

We'll talk through pricing strategies for your home and make certain that we are using every tool and optimum market research, to determine the best pricing strategy.

## ATTRACTIVE PRICING

A home listed below market value attracts a lot of attention. A home listed above market value attracts very few buyers. Our goal is to price your home as close to fair market value as possible. Fair market value is the ideal price where we can expect the largest share of buyers for the maximum available price.



## BUYER ACTIVITY

Buyers are most active in the 2nd week of your home's listing. This chart illustrates how activity reduces the longer your home is on the market. While interest in your home fades, so do your chances of a achieving optimum price.



## Let us understand your home

Before we decide on a marketing strategy for your home, we need to develop an understanding of it, who your Buyers might be and how we can reach those Buyers.

We cannot do this simply by taking a walk through your home. It takes a little more than that.

What we need to do is "feel" the highlights and become acquainted with your home's unique features by spending a little time inside and by speaking with you as the owner.

It is highly likely that the very same things that attracted YOU to the property, will be the very same that attract a Buyer to your home.

### Let the Buyers Understand Your Home

At Jaz Realty, we use new technology like 360 Virtual Open Homes which means that 97% of Buyers will actually have "seen" your home before they visit it in person.

Online real estate marketing has come a long way in just a few years, and virtual software is an excellent tool for showing your home in an engaging and interactive way.

Buyers, from the comfort of their own desk or armchair, can look at your home online, almost the same as if they were physically present.

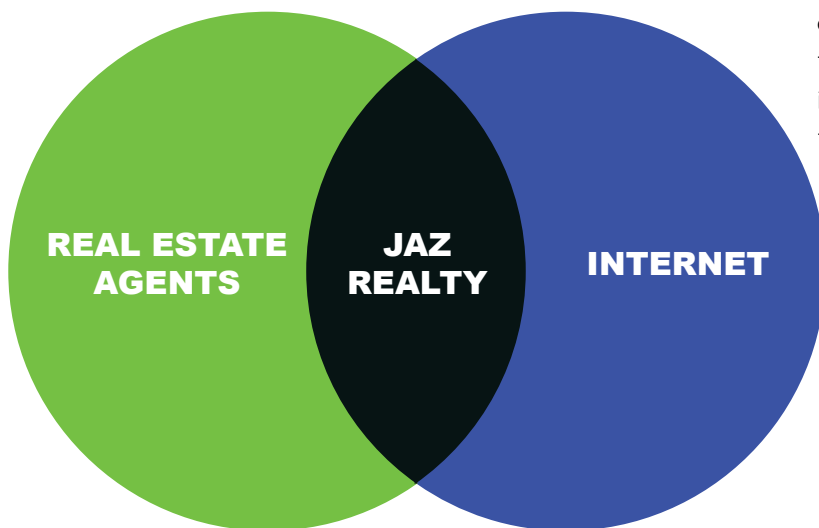
Virtual tours are the next best thing to attending an open home.

The 3D technology allows a Purchaser to obtain a deeper understanding of the layout, size and interior design of a home before planning an inspection.

By getting a realistic view of the property, your Buyers can work out whether or not they will arrange a viewing and if they do, you will know that they are serious about your home.



## Maximising your Homes Exposure



Home buyers use several information sources when they search for their next house. The majority choose to begin their search on the web, then use a mixture of differing online search engines. Very few buyers now spend anytime looking in Real Estate Agents windows, as it is too time consuming and limiting.

## We Promote to the Right Buyers for your Property

From the far reaching voice of the Internet to the simplicity of a street sign, we tailor make a buyer marketing plan, to suit your home.

Making decisions on where to advertise or hold an open home are based on your property, your budget and market data trends, as well as on our years of experience.

We will customize marketing activities that match your needs.

## Regular Communication and Feedback.

Communication is key to keeping you comfortable and informed about the sale of your home.

You will know about about the results of our marketing activities and be informed of any changes in the market. We will always consult you before we make any adjustments to the marketing strategy.



## Apples and Oranges ?

At Jaz Realty we don't believe it is true that all agents re the same.

We strive to improve everyday and we are aware of the challenges both Sellers and Purchasers face on a daily basis when dealing with poor agents.

We listen and we encourage you, the vendor, to participate in every single discussion about the best and most effective strategy for selling your home quickly, which almost always means selling it for the best price..

We communicate with you regularly and adapt our plans to suit your property, the market and your target Buyers.

# PERFECTING YOUR PRESENCE ON THE NET

WITH SPECIALIZED PHOTOGRAPHY, VIDEO AND SOCIAL MEDIA, WE MAXIMIZE YOUR SELLING POTENTIAL.

Surveys have shown that Buyers use online photos as the number one feature when searching for a home.

With 80% of all home buyers starting their search online, a picture is worth more than a thousand words (and dollars too!)

You wouldn't want your potential Buyers to overlook your listing by having potentially bad photos or even worse, no photos.

We know what will make or break a sale visually. Let me wow your buyers by getting professional photos that illustrate your home's best features.

Most home searching is done online but that doesn't mean a sign at the front of your home is worthless.

While we enjoy peeking into potential homes from the comfort of our own home, Buyers also drive or walk through the areas they would like to see themselves living in.



We ensure that potential buyers are left with all the information they need to schedule a viewing.



Videos, 3D tours, drone photography or specialized social media campaigns, have the potential to sell a home overnight. We keep ourselves up to date with all the latest technologies.

If it is appropriate, we will tailor a digital campaign that makes an impact on the market.

From the first selling day we will be in overdrive, working hard to bring your home the most exposure as often as possible.

Together, we will monitor the market closely and if needed, adapt and implement fresh ideas until we have your home sold!

## Open Homes

An Open Home is an invitation to your home at a scheduled date and time lasting for between 30 and 60 minutes. The set date and time will have been advertised on the Internet for a least one week prior to the actual date. Typically, any marketing campaign will involve a period of at least 4 open homes straight after the property goes on the market.

The advantage of open homes is that people will visit your home in a relaxed way, knowing that there will be other Buyers present and that they are less likely to feel targeted or pressured by the agent.

The Buyers will be aware that there are potentially other people interested in your home, and will therefore tend to act quickly, if your home suits their requirements.

First impressions are lasting, so spend time going through your check list and making sure that everything is as perfect as can be, before taking the dogs and children for a walk in the park, where you can await the call from your agent to let you know that the open home is finished.

## Private viewings

It is sometimes not possible for a Buyer to attend your open home. In this case, they will request a private viewing.

In the case of a private viewing, your Agent will call you and request a convenient date and time for the viewing to take place.

Buyers are typically keen to view as soon as possible and it is in your interest as the Seller, to try to accommodate the Buyer's wishes, without compromising on your time needed to present the property well.



What to do when there is nothing to do?

Once you are confident that the checklist is complete and you have cleaned to your hearts content, we recommend taking a moment to go out and get a hot drink and a bite to eat to calm the nerves and tide you over until inspection time.

We understand that selling your home can be a daunting experience. We ensure that you are aware of each step throughout the process and will keep you fully informed all the way through to settlement. We know that regular communication is paramount to putting your mind at ease and ensuring a smooth and trouble free experience for all of us.

- ✓ Preparation of listing Documentation. Authority to List – Form 6
- ✓ The Method of Sale is selected.
- ✓ A tailor-made Marketing Plan is selected and approved.
- ✓ Professional Photography is arranged and executed.
- ✓ Aerial drone shoot and/or drone video shoot (where appropriate) is arranged and executed.
- ✓ 360 degree Virtual Open Home is arranged and executed.
- ✓ Text about your property is written for Brochures and the Internet.
- ✓ Your property is presented on the Internet portals including Realestate.com, Domain and Jaz Realty.
- ✓ Photo Signage will be ordered and erected outside your home.
- ✓ Your property is featured on Primelux (worldwide) Portal (applies only to \$2m+ properties)
- ✓ Your property will be featured on Social Media (if desired).
- ✓ Our Buyer Database is informed about your property.
- ✓ An eBrochure will be sent out over the Internet portals to targeted Buyers, one week after your property has been listed on the Internet.
- ✓ Weekly Feedback Reports will be generated and emailed to you each week and after every inspection.
- ✓ Offers will be presented in writing and the best possible outcome negotiated.
- ✓ All contract paperwork shall be completed and submitted to your solicitor
- ✓ We will keep in contact with the Buyer, as well as both solicitors, and inform you of the progress of the sale all the way up to settlement, making sure you have a stress free experience all the way.

Buderim QLD 4556

#### Marketing Plan A\*

Photo Sign Board  
Photography –daytime or twilight  
HIGHLIGHT Listing on Realestate.com  
*DOMAIN.com.au - GOLD LISTING*  
eBrochure  
Brochures  
Buyer Database  
Other property portals  
Social Media Marketing (if requested\*)  
Drone shoot (where appropriate)

Total Cost \$2,450

#### Marketing Plan B\*

Photo Sign Board  
Photography –daytime or twilight  
HIGHLIGHT Listing on Realestate.com  
*DOMAIN.com.au - GOLD LISTING*  
eBrochure  
Floor plan  
Brochures  
Buyer Database  
Other property portals  
3D Tour (where appropriate)  
Social Media Marketing (if requested\*)  
Drone shoot (where appropriate)

Total Cost \$2,650

#### AUCTION Marketing Plan\*

Photo Sign Board  
Photography –daytime or twilight  
HIGHLIGHT Listing on Realestate.com  
*DOMAIN.com.au - GOLD LISTING*  
eBrochure  
Floor plan  
Print Advertising (Domain/ My Weekly)  
Auctioneer  
Brochures  
Buyer Database  
Other property portals  
3D Tour  
Social Media Marketing (if requested\*)  
Drone shoot (where appropriate)

Total Cost \$3,340

\*All prices are inclusive of GST, Social Media marketing costs determined on case by case basis

## Marketing Strategy

I would recommend that we choose the following method for the sale of your property:-

### Private Treaty.



Once the paperwork has been signed (Authority to list), your investment property would be listed on the Internet within 3 working days.

#### Step one

Photography, drone shoot and video shoot.  
They would all be scheduled on the same day.  
The total time involved would be 2 hours.

#### Step two

The information would be processed and edited.

#### Step Three

Launch the property on the Internet .  
Inform our Buyer database

#### Campaign

Once your property is LIVE, we schedule a series of 4-6 open homes held at the same time each Saturday.

The feedback from all potential Buyers would be gathered and presented to you after each open home.

Private viewings would be arranged by appointment only and with sufficient notice given to you.  
Offers

All offers would be presented to you in writing and we would negotiate with the Buyers on your behalf.

Once we reach an agreement with your Buyer, all contract paperwork would be executed and submitted to the solicitor of your choice.



Commissions can either be:

- a set percentage of your home's sale price or
- a set price or flat fee, regardless of your home's sale price.

The evolving commission range today is 2.5 per cent to 3.3 and sometimes up to 3.8 per cent. Deregulation of the commission structure in 2014, has allowed the market to see what agents are worth.

Above-average agents are worth a lot more than the mediocre agents.

When agents don't understand their own value and the value that they bring to the sales transaction, they may discount their fees. Of course there will be agents who want to discount to attract business - so be it.

Discounting models around Australia generally have not worked. Many discounting brands have disappeared entirely.

The role of the agent is multifaceted, but cut to the core, they are responsible for marketing property and appropriately to find your buyers and for negotiating the highest price and best terms for you, the seller. The agent adds even greater value if they can achieve this without stress.

We see the good agents stepping up to the mark, being more entrepreneurial in how they add value and demonstrating how they can deliver that value. Lip service is not enough!

The Queensland real estate industry needs agents who understand their value, and continually improve themselves through ongoing personal and professional development.

Sellers don't need the false economy of choosing the cheapest agent.

Jaz Realty charges a commission rate of 2.5% of the sales price plus 10% gst.

There is no fee unless the property has sold.  
The commission is due when settlement takes place.

## Preparing Your Home for Sale

Devoting significant amounts of time to your property and its preparation for market, could significantly increase your property's value.

*Inside or out, less is more when it comes to clutter.*

Neutrality is the key, as we do not wish to distract Buyers by having too many personal items around, which could alter their focus.

The reason the Buyer has come to your property is to see if the property ticks as many boxes for them as they think it might, and therefore we must make it easy for them to imagine themselves living there by providing as close to a blank canvass as possible.

Your home will thrive on the feeling of spaciousness when you discard the unnecessary furniture in each room.

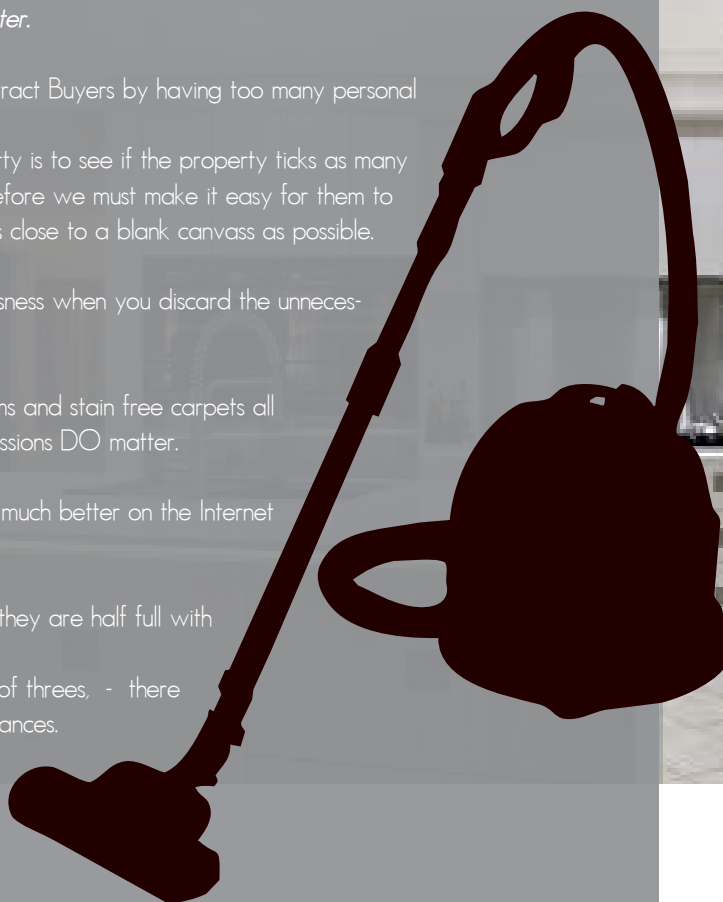
Sparkling windows and tiles, fresh smelling rooms and stain free carpets all make a huge difference to a Buyer. First impressions DO matter.

The photographs of your property will look so much better on the Internet too!

Your wardrobes and drawers should look like they are half full with nothing on the floors.

Kitchens and Bathrooms should follow the rule of threes, - there should be no more than three countertop appliances.

Don't forget the exterior of your property too. Make sure there is no rubbish left lying around and that paintwork looks fresh and gardens are tidy.



## Check List

This check list will help you prepare your home for Photos, Open Homes and/or Inspections

By ticking off the items in this list, you will ensure that your home looks attractive to Buyers and will help obtain a premium price for your home.

Remember to always turn on lights (even on a bright day), rid your home of cooking (or pet) smells, turn a/c (or heating) on depending on the temperature, declutter, and keep any valuable items safely stowed away.

### OPEN FOR INSPECTION AND AUCTION DAY CHECKLIST

#### GENERAL

- Turn on lights to enhance all spaces
- If the weather is good, open some windows a few hours prior to inspections to refresh your home.
- Have friends or family mind your pets and put away pets toys, bedding and bowls.
- Set the room temperatures to a comfortable level with either heating or cooling.
- Safely store all valuables

#### LIVING AREAS

- Remove clutter such as too many ornaments, photos, magazines or textiles.
- Remove personal items
- Remove stains (and odours) from carpets and textiles
- Open all curtains
- Clean windows

#### KITCHEN

- Take any fridge magnets off the fridge door
- Clean all surfaces and appliances until they sparkle
- Empty rubbish bins (and remove them altogether if possible.
- Leave sinks empty and free of cloths
- Clear away soaps and detergents from around sink
- Wipe out cupboards (yes, Buyers do take a peek inside)
- Remove pet bowls
- Remove foot and pet mats

#### BATHROOMS

- Remove all shampoos and soaps from around the vanity and the shower area.
- Take up bath mats and put them away
- Either remove towels altogether, or hang (or fold) just one or two neatly.
- Clean all surfaces thoroughly and shine up the glass, tiles and faucets.
- Make sure that the extractor is free from dust.
- Ensure that drains are clean.
- Remove any appliances such as hairdryers or shavers

#### BEDROOMS

- Make sure that beds are made neatly with fresh and attractive linen.
- Remove any posters etc off the wall ( a few attractive framed prints or paintings are acceptable)
- Remove personal items including photos and phone chargers
- Remove any stains from carpets
- Ensure that all furniture is clean and free from dust.
- Eliminate odours by allowing fresh air into the room a few hours prior to any viewing.
- Turn on any bedside lights for ambience.

#### EXTERNAL AREAS

- Make sure that gardens are trimmed, neat and tidy.
- Remove any unnecessary items (such as children's toys, tools and gardening equipment) from around the perimeter of the house.
- Empty mail boxes
- Re paint any tired looking areas, particularly fences, doors and window frames.
- Arrange attractive pots or plant pretty flowers to add a fresh, homely and welcoming feel.
- Sweep paths free of foliage
- Remove bicycles and cars form driveway
- Make sure the pool is sparkling clean and all cleaning equipment and toys have been removed.

Please find below a few of the testimonials Jaz Realty has received in the past few years. For further Testimonials please visit [www.jazrealty.com](http://www.jazrealty.com)

My husband and I were dreading the sale of our house due to previous experience with agents. We were fortunate to meet Jaz from Jaz Realty when we purchased land that was listed with her company. The way she treated the sellers and my husband and I was extremely professional and with great respect.

When it came to selling our property we engaged Jaz Realty and found the experience a pleasurable one. Jaz was constantly in touch with us every step of the way; keeping us well informed with strategies to achieve the best possible outcome. Jaz's commitment and availability to us exceeded our expectations and we would highly recommend Jaz Realty to anyone looking at buying or selling a property.

*Graham and Feda Adra*

We are pleased to recommend Jaz Hoy of Jaz Realty. Our experience over the past 30 years, living and working on the Sunshine Coast, has included the purchase and sale of 5 homes and a business and without fear of contradiction, Jaz has displayed the most professional approach to sales and marketing, coupled with her dogged determination and attention to detail not to mention her friendly and bubbly demeanor.

Our most recent sale was due to Jaz's persistence and 'never give up' attitude. Thanks Jaz.

*Alan and Julie Cove*

For anyone wishing to sell or buy, I would like to give the greatest praise to Jaz Hoy for her beautiful vibrant spirit, kind heart, dedication and regard for us, along with her utmost care to do her very best to sell our property for us. For during the 32 years I have been here (having previously sold 3 other properties) and having known and/or had dealings with all the local agents, I can say without any hesitation, there is NO OTHER PERSON LIKE HER with that kind of honesty, integrity and dedication in the real estate business, and whom you can absolutely trust and depend upon and whom I highly recommend.

*Jorgos Skiathas. Philosopher and Mar. Engineer.*

Jaz Realty recently sold our Palmwoods acreage.

Prior to engaging Jaz Realty, we employed the services of a well-known Sunshine Coast agency. We had an unsuccessful auction, significant advertising expense and continual pressure to reduce our asking price. Over a seven (7) month period we did not have an offer. We discussed our situation with a number of agents, including Jaz. Jaz stated that she was confident she would be able to secure a sale at our asking price and did not recommend any presentation changes. She secured a sale within two weeks at our asking price. We found Jaz to be extremely professional, friendly and courteous. Before she showed our property to any prospective buyers, she told us their names, a little bit about them and provided us with constructive feedback. We can confidently recommend Jaz Realty to any prospective sellers.

*Mark and Bobbie Walsh*

## The Team

### Jaz Hoy

Jaz Hoy launched Jaz Realty in November 2011 after having gained her experience of the sunshine coast market during the economic downturn. Never once did Jaz sit on her laurels and allow the negativity get in her way. She sold many properties throughout the 'difficult' market and bravely established her own business even before things started to improve.

Today, Jaz is enjoying her reputation in the current market and enthusiastically maintains the momentum she has achieved throughout the years she has been engaged in real estate. Quite simply, she LOVES what she does and delights in helping people.

Jaz understands the importance of listening to, and respecting, a client's expectations and needs. Her friendly, courteous and honest nature, coupled with her energy and reliability, will ensure you utmost satisfaction, when engaging her in the marketing and selling of your number one asset.

Jaz also speaks and writes fluent German.



### Karen Barker

Positive, honest with Integrity and a true professional, these are the descriptions provided by her testimonials from past satisfied clients.

Karen is committed to providing the highest standard of service and the most positive outcome possible and with a background in marketing and over 20 years of experience in the real estate industry, Karen has developed skills that can only come with that experience.

Karen believes in a simplistic approach to selling with communication, honesty and reliability being the keys to achieving this positive outcome. As an agent, the biggest complaints she hears is the lack of communication for both buyers and sellers and with this in mind she strives to keep them updated during the entire process.

"The biggest compliment that you can receive, is to be asked your opinion and to know that you are trusted to do an important service; that is one of the most important decisions that both seller and buyer have to make."

Karen's love of the Sunshine Coast is obvious, she is passionate about the area and loves to share this with the existing residents as well as newcomers alike, she is highly personable and her friendly approach, coupled with expert knowledge and a proven track record, ensures her client's satisfaction and a positive experience.



## The Team / Continued

### Faye Williams

Originally from Sydney, I have lived in many different cities and am delighted to be able to call the beautiful Sunshine Coast my 'forever home'.

I welcome new opportunities and challenges, which I think has made me become a stronger and more intuitive person, with integrity and commitment to providing excellent customer service.

My passion is real estate and I love working with people, whether they be Buyers, Sellers or people simply looking for real estate advice.

I believe that real estate is all about helping people and that is what I love to do.

When I have the privilege to assist someone with the sale of their home, I want to ensure that the process through to settlement is smooth and stress free and that they feel protected and supported throughout.

I love working for Jaz Realty because of their excellent reputation across the entire Sunshine Coast. We understand and adapt to the changing market place and incorporate new technology to enable us to do our job efficiently.

It would be a pleasure to be given the opportunity to work for you as your chosen Agent.



### Lucy Pulman

Lucy has had a huge wealth of experience working with people in a variety of fields including the arts, hospitality and in sales both here in Australia and in the UK. Lucy has three degrees including a masters, Dux award and awards for her work in the arts among many other interesting and successful achievements.

Lucy has even been noted for her discovery of a specific melodic pattern in Beethoven's 5th symphony which had lain undetected for nearly 200 years. Always intrigued by real estate, Lucy now brings her extreme breadth of worldly experience and knowledge to her real estate career. Lucy is dedicated to working hard and her primary focus is to achieve the very best results for her clients. Put simply, she provides her clients with outstanding service.

Lucy loves music and best of all food. Married to a world class French chef, her favourite pastime is to dine at home on her husband's amazing cooking with her family and friends.





Further Information

When exploring home loan options, sometimes it's just easier to talk to someone face to face about your individual needs.

A mortgage broker acts as an intermediary who brokers mortgage loans on behalf of individuals or businesses. Traditionally, banks and other lending institutions have sold their own products.



Mortgage brokers exist to find a bank or a direct lender that will be willing to make specific loan an individual is seeking.

The main difference is that a bank will only inform you about the products their institution offers, while a mortgage broker is an intermediary who works with multiple lenders and is paid a referral fee by the lenders. If you're looking for a mortgage on a home purchase — or to renew one on a home you already own — is a mortgage broker or a bank your best option?

While Banks still are used for mortgages by the majority of homeowners, the use of Mortgage Brokers is rising. It's higher among first-time buyers. Finding a deal, or the desire to get the best rate, is the main reason people use a broker.

Because mortgage brokers work with many lenders, including major banks, small lenders, insurance and trust companies, and private funds, they often have access to a better rate.

Some of the advantages for both Banks and Brokers:

#### **Banks**

- Customer may already have a relationship with a bank and its staff.
- Can supply a wider financial view and give information about a range of financial products but a bank loans officer might not have specialized mortgage knowledge.
- May offer some efficiencies of the approval process since the bank may already know a client's account balances, credit card history, investments, etc.
- Can provide peace of mind that the institution is large and stable enough to weather periods of financial instability. Banks are required to meet federal underwriting guidelines.

#### **Mortgage brokers**

- Offers a one-stop shop; clients fill out one application and don't seek out multiple lenders' quotes themselves.
- Often are able to get better rates than offered by major banks.
- Are mortgage specialists and are knowledgeable about what different lenders have to offer.
- May be able to arrange a mortgage for those having trouble getting approved by a bank, such as self-employed people and those with poor credit histories.



If you are an Investor, or you are thinking of purchasing an Investment Property for the first time, one of the first steps would be to acquire an Investment appraisal.

This would give you an accurate picture of the property's income potential on the rental market.

The main reason an existing Investor would obtain an appraisal on an existing rental property would be to re-finance in order to obtain an improved interest rate on the loan.



Another reason is for the Investor to work towards obtaining a loan for another investment and is using the collateral on that loan.

Formulating Rental Appraisals is one of the many cost free services we are delighted to provide for all our Clients at Jaz Realty.

How do we formulate a rental appraisal for you?

#### Location

Location, location, location! Whether you're in the country, the beach or the CBD, in a quiet backstreet, nestled in between rolling hills, perched on top of a mountain or on a bustling Maroochydore main road,, location is integral to our evaluation.

#### Current Market

We bring you a wealth of experience of the property industry, derived from many years working in all the suburbs across the Sunshine Coast. Our evaluations are always based on current market conditions.

#### Condition of the Property.

Factors such as renovations, mould, leaks, age, disrepair and general structural integrity, can either add or detract from the value of your property. A home in a better condition, will generally have higher property rental returns.

# Moving House Checklist

- Book your removal company and choose carefully. Recommend an Australian Furniture Removers Association Establish your budget, obtain a written quotation and establish moving transit insurance.
- Notify Electoral Office of your new address. Also Drivers Licence and Car Registration.
- Complete a floor plan of your new home for furniture placement and measure the spaces to ensure your furniture will fit, particularly the fridge. Will large items fit through doors?
- Prepare an inventory of everything you own, noting any scratches or dents.
- Make a note of any precious items that require special care to move.
- Dispose of everything that you don't need.
- Check any moving instructions for your washing machine with the manufacturer.
- In the kitchen, use up all opened packets and dispose of goods past their use-by date.
- Start to use up all food in the freezer.
- Remember to sort through the garage, garden shed etc., under the house.
- Gas cylinders and air bottles should be empty with valves open, dispose of all flammable liquids. (Garden chemicals, paint, paint thinners, cleaning fluids, bleach, fuel, aerosols of any kind etc.)
- Create a folder for all your moving documents.
- Arrange to have your mail held or redirected to your new address.
- Arrange School, Day-Care transfers.
- Redirect or cancel newspaper and other subscriptions.
- If travelling...organise passports, tickets, visas, currency, credit cards, accommodation.
- Return borrowed or rented items.
- Arrange a rubbish drop off or skip.
- Confirm with lawyers/Real Estate Agents key collection time and Settlement date as this will determine your moving day.
- Plan to carry yourself important legal documents and jewellery.
- Pre-plan and schedule any necessary repairs required.
- Research storage facilities if needed.
- Obtain family and pet medical records. Also dental and school records.
- If leasing, arrange property inspection and book cleaners.
- Transfer and set up utilities at your new address.
- Review home and contents/car insurance
- If required book team of packers and unpackers to assist you when moving.

## If Packing Yourself

- Arrange carton and packing materials delivery (labels, bubble wrap, tape, markers, paper) with your Removalist or storage company.
- Use clean white butcher's paper, not newspaper as it soils items.
- Label every carton clearly, on the tape, as to contents and its room destination.
- Prepare an inventory list of each carton. Mark clearly FRAGILE. Note all dents and scratches.
- Pack lighter items in large cartons, heavier items in small cartons, heavier items on bottom.
- Dismantle furniture that comes apart - remember to tape screws in an obvious location or label and place in an ESSENTIALS carton with TV, Foxtel, sound system remote controls, bed legs, shelf supports, keys to furniture cabinets and manufacturers instructions for reassembly of items.
- Prepare a SURVIVAL KIT (LOAD LAST) with kettle, tea and coffee, breakfast requirements, special childrens toys, school needs, pet requirements (especially leads), bathroom necessities, telephone handset, medications, snacks, cork screw, spare light globes, scissors, tools, toilet paper.
- Consider taking very sentimental and personal items with you in your car.

- Contact all relevant authorities to notify of your new address.
- Return all library books, DVDs etc.
- Arrange for family and friends to mind children & pets on moving day.
- Arrange transfer of bank accounts, internet, telephone, gas, electricity connections.
- Arrange move of boat, trailer.
- Fill prescriptions needed the week before and after the move.
- Service your car, drain the lawnmower.
- Arrange final readings of gas and electricity meters, remove batteries.
- Discontinue any delivery services, newspapers, automated payment plans and local memberships. Collect dry cleaning.
- Book a locksmith to change the keys on moving day at your new home.
- Arrange time off work on moving day.
- Ensure new home will be thoroughly cleaned, oven cleaned, carpet steam cleaned before your move and original home after your move.
- Disassemble outdoor items, childrens' play equipment.
- Create a Tool Kit with hammer, Allen keys, screwdriver, lightbulbs, nails and wall hooks, pen knife.

### 1 Week to Moving Day

- Set aside bed linens, towels to be used on the first night so beds can be made up as soon as possible on moving day.
- Draw up your plan of each room in your new home with furniture placement for your removal supervisor
- Have indoor plants watered lightly and packed into plastic lined boxes.
- Advise services, eg. babysitter, gardener, cleaner.
- Back up computer hard disk. Prepare printer and scanner for travel.
- Re-confirm all moving details with Removalist, Real Estate Agent, Lawyer. Confirm that your mover has all contact numbers, new address and clear detailed instructions.
- Prepare a friendly welcoming note for the new residents with any relevant information to help the settling-in process and your contact details.
- Arrange access and parking for the Removalist's truck.

### The Day Before the Move

- Defrost and empty out your refrigerator. Have a portable Esky and ice to transport contents. Clean the oven. Have vacuum on hand for last minute cleaning.
- Pack personal luggage / items to take with you.
- If using professional packers, remember to leave out essential items for that evening and the following day.
- Unplug and tie up appliance cords.
- Cash on hand for last minute expenses and necessary finances for moving organised.
- If your house will be empty for a while inform police and neighbours.
- Say good - bye to your old neighbours.
- Prepare an action plan for moving day.

### Moving Day

- Have "ESSENTIALS" and "SURVIVAL" cartons on hand.
- Provide Removalist with floor plans and new address parking information.
- Ask Removalist to load kitchen boxes last so they are first off the truck.
- Try to keep visitors to your new home to a minimum. Have all pet needs at hand.
- Ensure all meters read, car and house key collection organised.
- Check off all items as they go into the moving van.
- Lock all doors and windows, turn off hot water system if required.
- Check the tops of cupboards, garden area, sheds, garage.
- Return all keys to the Real Estate Agent or new tenant. Lock house, turn off power, tighten all taps, check gas and electrical.
- Remove electric/remote garage opener from your car.

## Moving House Checklist / Continued.....

- Try to stand at the Removalist's entry point and give clear directions as to furniture placement.
- If leasing, document condition of property and furnishings with the appropriate agent.
- Check all utilities are connected, hot water service on.
- At completion of unloading, check all is to your satisfaction.
- Have security checked and locks changed if concerned.
- If move is from storage, interstate or overseas, check and sign the Inventory.
- Assemble beds and make up as soon as possible.
- Settle children and pets with familiar items for reassurance.
- Notify moving company immediately if anything is missing.
- Keep cats inside for a few days.
- Check that you have all keys and relevant instructions to your new residence.
- Contact your new local council for garbage collection information and new residents' folders.
- Smile and say hello to your new neighbours!



#### Settlement day:

- can be whatever length of time you negotiate with the buyer
- is most commonly 4–6 weeks after both parties sign the contract
- mostly falls within a range of 30–90 days.

#### On settlement day, you will usually:

- receive the remaining amount of the purchase price from the buyer
- transfer the title of the property
- hand over the keys to your agent who will pass the keys onto the Purchaser after settlement has occurred.
- give possession of the property to the buyer.



This can be a complex transaction. Ask your legal and financial representatives to deal with the buyer or their representatives.

#### Council rates and other fees

You are responsible for paying the rates up to (and including) the day of settlement. The buyer will start paying the following day.

#### Exit condition of your home

You must leave your home vacant and clean. The buyer will conduct a pre-settlement inspection no more than a few days before settlement day.

If it isn't in good condition, they can ask their lawyer to delay settlement until you fix any problems.

Living on the Sunshine Coast offers an environment that is laid back and relaxed in atmosphere, yet is also vibrant, with a myriad of possible activities to choose from.

The surrounding hinterland areas hold dense foliage, winding streams, cascading waterfalls and out-of-the-way quaint villages, that showcase local art and crafts.

The area itself encompasses three local governments including Caloundra City, Maroochy Shire and Noosa Shire to make up a total area of 3130 square kilometres.

These shires consist of urban centres (Maroochydore, Caloundra, Nambour and Noosa), rural hinterland (Maleny, Montville and Kenilworth) and beachside tourist precincts (Mooloolaba, Alexandra Heads, Coolumb and Noosa Heads).

The easy access to attractions on the Sunshine Coast, such as the national parks, Fraser Island, Underwater World, Australia Zoo and various other features, enable a more pleasurable holidaying experience.

When looking for somewhere to stay, there are a variety of options available. The cluster of townships make finding that place for the family, a business trip or romantic getaway just that little bit easier.

With over 10,000 small to medium businesses, the local infrastructure adequately caters for the needs of the rapidly growing population.

Many businesses also service national and international markets, so there is a significant amount of opportunity to explore as an entrepreneur. And in being one of Queensland's prime tourist destinations, there is great support from the influx of both national and international tourists.

The Sunshine Coast's agricultural areas produce a vast range of products including sugar, ginger, vegetables, macadamia nuts and a variety of sub-tropical fruits. Fishing is also a significant and major sector of the area, with fish processing and fresh seafood that is available for both domestic and export markets.

With such variety and scope for growth and opportunities, its pretty easy to see why this area is only just embracing the beginning of an enormous expansion.



# The Jaz Realty Referral Reward Scheme\*:

Simply refer us to someone you know, who wants to sell their home. When we sell that home you receive your reward.

*it's that simple.....*

SOLD price:	\$000,000 - \$250,000	referral gift to you is	\$250
SOLD price:	\$250,000 - \$500,000	referral gift to you is	\$500
SOLD price:	\$500,000 - \$750,000	referral gift to you is	\$750
SOLD price:	\$750,000 - \$1,000,000	referral gift to you is	\$1,000
SOLD price	\$1,000,000 - \$2,000,000	referral gift to you is	\$3,000

No only will you benefit, but you will be referring your friends, family and associates to a Real Estate agent you know and can trust !

Call Jaz Realty today on 07 5476 7384

\*Terms and Conditions of this offer:

- 1/. The above outlined monetary rewards will be given for any property that you refer to Jaz Realty that we become the exclusive agent for and sell as per the schedule outlined above.
- 2/. All referrals will be confirmed in writing by Jaz Realty and a referrers code will be provided.
- 3/. The gifts outlined above will only be transferred to the referrer once Jaz Realty has received cleared irrevocable funds for the sale of the property you referred and will be paid within a 14 day period.
- 4/. Gifts awarded are based upon the actual sales value of the property and not the listed price.
- 5/. This offer stands indefinitely and/or until revised or withdrawn at Jaz Realty's sole discretion.
- 6/. Any property sold for more than \$2,000,000, will receive a specially negotiated referral fee in excess of \$3,000

Notes:

Add any notes here.

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