

Express news and views. In this issue:

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Provincial's Top Performers 2013-14



Top Performing Finance Broker
Julianne Brewer (ACT), her
relationship manager Corinne
Zhang with Max Waller, MD
Provincial Group



Top Performing Property Advocate
Sue Stevens (VIC), her relationship
manager Kay Johnson & Max
Waller, MD Provincial Group



Provincial Team Leaders at 2014 Winter Conference

Business masters luncheon held in Melbourne

Dannielle Jackson - Provincial Finance & Property Consultant (Melbourne) hosted lunch in early July at the new Sheraton Melbourne with special guest, Jan Stephens (www.jasstephens.com.au), who shared her experiences of over 50 years in the real estate and people business. Some of the wisdom shared by Jan that we love;



- Trust your intuition always
- Work harder than your competition and peers
- Never stop learning
- Adapt quickly to changing environments
- Your attitude forges the best relationships and outcomes

Left to right - Jan Stephens
Dannielle Jackson
Sophie Morelli
Tammy Schello
Leila Kirsch
Felicidade Lay

Sue Stevens opens new office facility for Western suburb clients

Provincial Senior licensee Sue Stevens opened her new office facility in Point Cook in July. The space is to provide greater service and convenience to her western suburb clients and referrers in addition to the Provincial Melbourne CBD office.



Left to right - Kay Johnson
Dannielle Jackson
Sue Stevens
Jason Kuan
Max Waller



Sue and her husband, Shane Stevens



5 top tips to save your first home deposit



Saving the average \$10–\$30,000 to use as a deposit for your new home can seem daunting. So here are some tips to help grow your savings account balance;

1. Work out how much you really need to save.
2. Save 10% of each pay check.
3. Eliminate the luxuries.
4. Pay off your debt.
5. Consider using a family guarantee loan to help buy your first home and save potential mortgage insurance fees. [Read more here.](#)

Needing to sell a property after a relationship breakup or divorce?

During a divorce or separation the question of how to manage the sale of your property can be a very difficult topic to talk about. At such a delicate and trying time it is vitally important to seek the advice of an independent expert, someone with the experience and understanding to provide a comprehensive sale plan designed to achieve the best possible result and outcome for everyone involved.

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Provincial Property Advocacy, in conjunction with the finance expertise of Provincial Home Loans, has helped many people get through the challenges of preparing and managing the sale of a property after a relationship breakup. We take on all the difficult responsibilities for the sale, such as finding the best agent, coordinating the legal work between family law and property law solicitors, advising on suitable finance structures during & after the sales has occurred, offering independent advise on the expected sale price, offering advice on marketing and managing the appointed selling agent throughout the entire sale process.

Best of all, the fees for this service are covered within the agents selling commission, which is charged only when the sale occurs. This provides you with access to a level of service at a time of need without incurring additional costs. Email us today to learn more.

Needing legal advice for a family law matter?

We recommend Leila Kirsch, L.Kirsch@fgd.com.au, at

FARRAR GESINI DUNN
Family & Collaborative Law

Attend July mentoring session with our Managing Director Max Waller

'Key differences in buying and financing investment property versus a home'

Thrive Parkside in Parkville Melbourne are generously hosting this next mentoring session at their new display suite on Saturday 26th July 2:30 for 3:00 PM start concluding 4:15 PM. Call 03 9650 0399 or e-mail information@provincialhomeloans.com.au to learn more and RSVP



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