

Perspective

People Property Prosperity

How long is it since you examined your finances to see whether you're getting closer to your goals? At Provincial we recommend regular reviews; you may need to alter your approach to change your results. So, ask yourself if you could turn over a new leaf this autumn – and feel free to call us for independent advice.

Best wishes, Max and the Provincial team

Client Focus

Chris and Julianne Pegler



"After months of house hunting, and fruitless bidding at auctions, we turned to Max, Sue and the team for their Provincial Plus service. As we were existing customers of Provincial Home Loans they were able to answer our property and finance queries quickly and efficiently while also supporting us with property assessment and negotiation. After six weeks of this support we successfully purchased at auction and are looking forward to moving into our new home. Thank you, Provincial."

As part of our commitment to delivering the best possible service to clients, we are pleased to offer Provincial Plus – expert support with locating and assessing a property and negotiating a successful purchase. Exclusive to the Carlton office, this new service complements our proven suite of Provincial Home Loans finance solutions.

Contact Sue Stevens
on (03) 9650 0399 or via
suestevens@provincialhomeloans.com.au
to find out how Provincial Plus could help you.



People News –

Building community connections through soccer

Provincial is proud to sponsor Street Soccer star Stafanus Akanmor who has made Melbourne his new home.

Stafanus fled political turmoil in West Papua 18 months ago, travelling by boat to the Queensland Coast. Transferred to the Christmas Island Detention Centre, Stafanus was granted Australian residency but found his career prospects hindered by his limited English.

A soccer player in his hometown, 24-year-old Stafanus joined the Big Issue Street Soccer competition and subsequently won selection as a midfielder in an exhibition game prior to a Melbourne Victory match.

Street Soccer program national coach George Halkis says Stafanus is his keenest trainer and player. "The competition experience has also assisted him to improve his English skills and he hopes within a short time to create a career path and find a job."

Provincial Home Loans director Max Waller says he has drawn great satisfaction in seeing Stafanus' progress. "It's fantastic to see people create new opportunities through sport that they can build on."



Photo: left to right - Kicking Goals: Stafanus Akanmor, Max Waller and George Halkis

Perspective

People

Sue Stevens



Title: Finance and Property Consultant/
Executive Assistant to Director Max Waller

Qualifications:

- Finance consultant certificate (Mortgage and Finance Association of Australia)
- Real Estate Agent representative certificate (REIV)
- Mother of three and wife to one

Things Sue loves:

- Delivering on her promises
- Her family
- Her garden
- The opportunity to continually learn and grow
- Sauvignon blanc grapes (especially when bottled)
- Baking her signature double choc mud cake
- Having the door always open for family and friends

Things Sue dislikes:

- Seafood
- Being late
- Not having enough daylight hours
- Things that don't work well when they are needed.

PLACES AND THINGS WE LIKE

Special coffee @ Seven Seeds in Carlton
www.sevensseeds.com.au

Legendary pancakes @ Richmond Hill Café and Larder
www.rhcl.com.au

Good read: The Richest Man in Babylon
by George Samuel Clason



Property

Fast Facts

- Melbourne's median house price increased by 29.5% over the last year and now stands at \$524,500.
- The median price of units and apartments rose by 25% to \$450,000 in the same period.
- In 2009 the top-performing suburb in Melbourne for median price growth was East Melbourne at 41%. Footscray came in at # 5 with an increase of 20%.
- What is meant by median price? The median is determined by lining up all the property sales from cheapest to most expensive and selecting the middle sale.



Prosperity

Number Crunching

- The average interest rate paid by property owners over the last 25 years has ranged between 7.5% - 7.85%.
- Property investors accounted for 34.1% of mortgages arranged during February this year. The highest number was recorded in New South Wales, where 38.5% of all mortgages were for investors, followed by 37.2% in Victoria. First homeowners accounted for just 11.3% of buyers, about 50% less than at the same point last year.

Sources: WPB Valuers, Real Estate Institute of Victoria, Trading Economics, AFG Mortgage Index

Diary Dates –

Free Education Seminars

Hear from the Provincial Team along with property advice specialists Advantage Property (www.advantageproperty.com.au) on the following dates:

- 5 May 2010:
Buying Investment Property
- 10 June 2010:
Buying a Home
- 1 September 2010:
Investment Property 'How and When'
- 10 November 2010:
Buying Investment Property

Venue: St Kilda Town Hall (Cnr Brighton Road and Carlisle Street, St Kilda)

Time: 7pm - 9pm

Please call
Sue Stevens 9650 0399 or via email
suestevens@provincialhomeloans.com.au
for reservations, spaces limited.



"Quote end Quote"

To succeed in life, you need three things: a wishbone, a backbone and a funnybone.

Reba McEntire

REFERRALS!

If you know a family member, friend or client who would benefit from our services, we'd love to hear from you.



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/ Provincial Plus / Licensed Estate agents

