



## All Finance Services - 10 years of serving WA's financing needs

**All Finance Services was launched 10 years ago in the firm belief that there was a need for a professional organisation that would act as an intermediary between lenders and borrowers with the aim of securing a competitive financing deal for each and every borrower.**

And while the company has come a long way since 1997, it is clear that in today's more complex financing world the need for a knowledgeable intermediary focussed on the best interests of borrowers is even greater than it was a decade ago.

What does this mean to you?

**At All Finance Services you will find that your consultant is always available to deal with your needs and problems no matter how small: so ring us rather than the lender.**

Whatever your requirement in the future you will be dealing with an experienced professional who knows who you are and what your priorities are.

That is why so many of our customers continue to use our services for all their financing needs.

**We are relationship focussed, not transaction driven. In short we are very much like your old fashioned bank manager.**

All Finance Services was launched in Leederville in August 1997 by current

owner, Pam Sullivan and a business colleague.

Initially the company was involved in financing plant and equipment. However, in response to demand, it soon employed a housing finance consultant.

Subsequently, on the initiative of finance consultant, Lori Crews, a second All Finance Services office was opened in Osborne Park. This office is now owned by Lori, but the two businesses continue to work in conjunction with one another.

*Today, with its team of 17 professionals, All Finance Services has grown to become a one stop finance shop serving the financing needs of customers in WA, the East Coast and the UK.*

Says Pam, "We have invested a great deal in bringing together under one roof a team of professional advisers with a strong record of service and expertise.

"They are fully backed by the advanced technological and other support systems which are so essential to success in today's financing environment.

"While we will not rest on our laurels we are confident that we have in place the essential elements critical to continued success in the coming decade.

**"One thing you can rely on - we will be here when you need us."**

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# Now - the sensible way to invest in the Eastern States

If you are interested in investing in residential property in Sydney, Melbourne or Brisbane but have been put off by some of the scare stories published in the newspapers, then this could be for you.

Blue Chip Financial Solutions will analyse your particular needs before advising on a property investment that makes sense in terms of rental returns and capital growth.

With a Blue Chip investment your name is on the title and you own the property. This gives you the security of a brick and mortar property investment with the flexibility of being able to sell at any time.

You will be investing in recently completed homes - not off-the-plan projects.

Importantly, your rental return will be assured for up to nine years.

Blue Chip will take care of all aspects of managing your investment. You will not have to worry about sourcing tenants, letting fees or missing rent payments.

All regular repairs and maintenance will also be covered by Blue Chip for the first five years of the lease.

Importantly, your investment property will be independently valued by bank panel registered valuers to ensure you pay fair market value for your property and not a premium.

Keep in mind that Blue Chip works with professional advisers to tailor a structured plan that best meets your financial situation, ensuring that the right tax and investment structures are used to maximise the potential returns of your investment.

If you would like more information call us at All Finance and we will direct you to a Blue Chip consultant.

We should point out that All Finance will receive a fee if you decide to go ahead with a property investment through Blue Chip.

It is important that you consult with your financial advisor before committing to any investment decision.



**An attractive, well maintained property will be more attractive to tenants.**

## Would you like to raise your rent?

### Then read this:

#### **Letting your property can be a bit like running a business.**

To be a profitable landlord you need the right combination of a well priced property and responsible long term tenants.

So how can you foster favourable landlord-tenant relationships when it's time to increase the rent?

#### **Know the market**

Research the rental property market in your area to make sure your increase only matches market rates.

Most good tenants will understand the need to pay a higher rent amidst a tightening rental market and low vacancy rates.

#### **Maintain your property**

As with any business, success comes through consistent planning and efficiency.

Nipping small maintenance problems in the bud - fixing a cracked window pane for instance - can prevent minor problems escalating into major catastrophes.

As an added bonus, your tenant will be satisfied and your property will be more attractive to future tenants or buyers should you choose to sell.

#### **Rent increase notices and reminders**

If the market indicates it is time for a rent rise, then you'll need to give your tenants fair warning in advance. Sixty days is the

usual time frame, but check with your agent to be sure.

Send a letter and have your agent explain the terms in full to them.

This way tenants can expect their rent to rise in the near future, without the shock of an overnight increase.

If you don't have an agent, follow a similar process in terms of time frames and procedures.

#### **Be professional**

When it comes to bumping up the rent tenants respond better to landlords with a professional demeanour.

Try asking your tenants out for a coffee, or arrange a convenient time for a visit and then follow up in writing.

Conduct yourself professionally and listen to any requests or concerns your tenants have.

If you are handling your property privately, it might be a good idea to bring in a third party to manage these discussions.

A professional manner is important but don't forget that you're dealing with people too.

Good tenants can be hard to come by so don't push them too hard for the sake of a few extra dollars.

*(Source: Plan newsletter June 2007).*



## HERE ARE TEN TIPS TO HELP

**First impressions count** - make sure your home makes a good impression with a well-groomed front yard.

**Get with the times** - your home can feel instantly updated by changing fixtures such as cupboard handles and doorknobs.

**If it's broke, fix it** - Don't ignore your

grotty carpets or the cracked hot plate. Prospective buyers won't. These little things are easy to fix and will improve the chances of selling your home.

**Freshen up** - give your home a lift with a fresh coat of paint. Light, neutral colours are best as they can make rooms feel bigger and appeal to most people's tastes.



## Buying a car?

# Don't let this happen to you!

**Recently we were approached by a prospective customer who was uneasy about a finance agreement he had signed when buying his new van.**

He was under the impression that he had a cooling off period during which he could cancel the agreement and switch to an alternative, more favourable financing deal.

After examining his financing agreement, we had to inform him that, while the dealer's vehicle sales agreement may have incorporated a cooling off period, this did not apply to the financing agreement, which was a valid binding document. We informed him that he would therefore be liable for penalties if he terminated the agreement.

Because of this we were compelled to advise him that it would not be in his interests to terminate the existing financing agreement.

The whole experience did throw into focus the fact that when we buy a car all

we want to do is drive off with it as soon as possible.

The thrill and emotion involved in such a purchase can lead us to sign a financing agreement without looking closely at the detail.

### What should you do?

So what should you do to ensure you do not fall into such traps?

The best way of ensuring you know what you are signing up for is to talk to one of our consultants who will search for the most suitable deal for you and explain exactly what you are committing yourself to.

You can guard against making a potentially wrong decision in the excitement of the moment by having the finance for your next car pre-approved. You will also not be tempted to place an unnecessary strain on your finances by making a purchase which is perhaps beyond your pre-approved loan.

## Did you know?

**Did you know that All Finance Services can organise finance for your laptop and other small office equipment that you may need for your business.**

At All Finance Services we can arrange equipment loans starting from as little as \$2,000.

Keep in mind that we also finance used car purchases.

In fact we can arrange finance for your next car even if it only costs you \$5,000. Or, if you so choose we can finance part of the purchase price.

Conditions do apply and the minimum car loan amount is \$5,000.



## YOU SELL YOUR HOME FASTER!

**Time for a spring clean** - have your carpets professionally cleaned and tidy your house from top to toe.

**Less is more** - remove unnecessary furnishings to create a spacious and inviting atmosphere for your home.

**Improve the mood** - ensure your home feels warm and inviting by opening blinds

and using lamps to create a cosy atmosphere.

**Don't let the dogs out** - don't shatter the illusion of a pristine home with dog hair or worse. Be sure to remove all traces of pets while your home is on the market.

**Rent it** - If required be prepared to ship in furniture for the sale period. There are

specialists who, for a few hundred dollars, can deck out a room or an entire home.

**It's the little things** - give your house a fabulous finish with last minute touches such as fresh flowers. (Source: Plan newsletter June 2007).



# First home buyers - taking the plunge

**Looking to escape the tightening rental market? First home buyers ready to move into home ownership can now borrow the full purchase price and more.**

Recent evidence shows that first home buyers are again eyeing the property market as a combination of escalating rent cost, recently announced stamp duty exemptions and stabilising interest rates make home ownership an attractive option.

There's no doubt that budgeting and opening an interest bearing savings account are sound ways to build up funds, but it may still be insufficient for a traditional 20% deposit.

Borrowers, however, now have more options with many lenders offering 100% home loans.

The 100% loan allows you to borrow the full amount of the property's purchase price.

If you're a first home buyer with little or no debt and a clean credit history, a higher percentage loan could help you secure your property quickly, side stepping the need to save for a deposit.

Bear in mind that the more you borrow for your property the greater the repayment will be.

That could mean higher monthly payments or a longer term to repay the loan.

But many Australians are undeterred by these factors, with current statistics indicating an increased number of first home buyers are financing their first foray into the property market with high LVR loans (loan to valuation ratio).

So is a 100% loan right for you? Here are the pros and cons.

## The Pros

- You can borrow up to 100% of the property's value. Shop around for a lender that will allow you to borrow the amount you are looking for, with reasonable interest rate charges. Your mortgage broker will help you explore the different options available.
- Some financiers offer high LVR loans at standard variable rates.
- Most high LVR loans have redraw facilities, often at little or no charge.

## The Cons

- Higher loan fees and/or interest rates.
- Some lenders may restrict the location of acceptable properties.
- You may be required to pay mortgage insurance; as such you must meet the insurer's credit standards.

(Source: Plan Newsletter June 2007)

## Give yourself a chance of a flu free winter

Nothing makes winter more unbearable than catching a bout of office flu!

So why not try boosting your diet with some naturally occurring vitamins and minerals that will give you the best chance of a flu free winter.

**Vitamin C** can reduce the severity of colds. Delicious sources of Vitamin C include oranges, kiwi fruit, pineapple, broccoli, cabbage, tomatoes and cranberries.

Keep in mind, however, that your body can't store vitamin C for long, so if you're feeling under the weather be sure to keep up a constant supply.

**Vitamin A** is essential to strengthening your immune system. It is found in a range of foods: leafy green vegetables, carrots, sweet potatoes and eggs will all help to keep you running in top gear.

**Zinc** helps defend your body against viruses and infections. Rich sources of zinc are red meat, poultry, seafood, beans, lentils, nuts and dairy products.

(Source: Plan newsletter June 2007).

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