

Name: MUHAMMAD SALEH & REEM

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

achieved my goal for this year ^{to} ~~to~~ buy
2 properties -

off plan townhouse

α Established 2 bed apartment

What are 2 key things you've achieved this month, quarter or year with PRE?

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. Confidence in property investment by
getting an access to the market.

2. This month we bought our 1st property
(settlement within 2 weeks!!)

What challenges have you had and overcome; and how?

What did you learn?

~~The~~ Deciding which property to buy was
a major challenge for us. With PRE,
we have been fortunate to have good deals
that fit with our goals and to set up
our action plan.

Name: Rod Norris

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

Finding a PPR for our family in Edithvale
that has gone up \$100,000+ in 12 months
before it has even settled

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- Developer wanted to make changes to
location of ensuite door due to permit issue.
Priscilla came up with new idea to incorporate
- the change + add space to the room.

What challenges have you had and overcome; and how?

What did you learn?

Dealing with a developer who is very poor
with communication.

Persistence is the key we need to just
keep pushing for what we need

Name: Kris Gray

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

I purchased my 1st PRE property, second property
in total. And currently looking to invest again
(most likely in Brisbane).

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1. I purchased my second property and
looking to purchase again.

2. Travelled 17 countries through Europe Summer,
during 3 months of our winter.

What challenges have you had and overcome; and how?

What did you learn?

The first property I bought 2.5 years
ago still hasn't started. To make
sure on experienced developers &
builders.

(Guest)

Name: Camila Marinic

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

Buy a house in Boystide

Financial Freedom

Education about strategies in properties market

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. Education

2. Negotiation with property agencies

What challenges have you had and overcome; and how?

What did you learn?

How to deal with the fear about the high prices of the houses in Melbourne.

Name: DIANE DEBELL

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

Getting my life + mind into the Headspace
of property investment.

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. Embarking on my first property purchase.
within PRE which will be using SMSF.

2. Completed my Financial Counselling Diploma
+ changed career path to Financial
Counselling

What challenges have you had and overcome; and how?

What did you learn?

Challenges in life that test one's
determination + mindset, + keeping
focussed on the end goal
Building wealth through property
investment.

Name: PAUL LOWRY

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

My finances, 3 properties + 2 AirBnbs!

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1. Organising my Cairns property for AirBnb (Richardson + Grench)

2. Settled on a townhouse in Newcastle, + a house + land package in Brisbane (Fitzgibbon)

What challenges have you had and overcome; and how?
What did you learn?

Getting the finance approved - especially in between sales.

Name: DAVID GILMAN

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

FINANCIAL COACHING, UNDERSTANDING
FINANCIAL LEVERAGE, COACHING AVAILABILITY,
FLEXIBILITY, SUPPORT. (AMBILIA VINCE
HAS BEEN GREAT SUPPORT!)

What are 2 key things you've achieved this month, quarter or year with PRE?
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1. NEW PROPERTY PURCHASE IN
BOCMYN

2. REFINANCING + HOLIDAY IN THE
U.K + PARIS IN NEVER THOUGHT I'D
EXPERIENCE THIS EARLY IN INVESTING

What challenges have you had and overcome; and how?
What did you learn?

REFINANCING + UNCERTAINTY WITH
CHOICE OF NEXT MOVE IN INVESTING.

Name: SURAJIT MALLADER

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your Investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

I am a new joinee. Elaine is helping me with basic concept of investing in Real Estate. She is making me ready for my first buy.

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1. Joining PRE Getting in touch with Elaine and Lama, and entire supportive PRE Team.

2. Finishing Two Sam Suggers books. understanding concepts - change of investment demands from the past

What challenges have you had and overcome; and how?

What did you learn?

I declined have enough deposit to start my investment. I have saved some deposit and it seems, I am very close to buy first house. Keeping well paid job is the key for property investing.

Name: Keith den Hartog

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

Planning and structuring of property
port folio

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. Purchased a PPR /sea change

2. Re-structured port folio to maximize
growth /income

What challenges have you had and overcome; and how?

What did you learn?

Obtaining finance by working with
Peter S. Know what your goals are and
how your finances can be set up to support
goals.

Name: _____

We would love you hear about how Positive Real Estate have had a positive impact on your investing journey. please share with us your experience.

What specifically has the Team at PRE helped you with?

With renewing our confidence in investment in property and continually showing us what the market is doing, how things may change to impact investment and how to always remain positive

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. We have invested in a future ^{PRR} residence for ~~PRR~~ which will enable us to make a long wished for sea change at a time that will suit us.
2. Thanks to some very special support, helping us to make some very positive changes to our investment strategy, helping us to ~~not~~ like ~~to~~ realize how lucky we are.

What challenges have you had and overcome; and how?

What did you learn?

Getting some finance for a property
→ successfully → thanks to good support from PRE's recommended finance man - Peter Gaynor.
- have faith - what is meant to be will happen".

Name: KONGKI + JOHNNY

We would love you hear about how **Positive Real Estate** have had a positive impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

PRE has helped us get our priorities straight from a-3.

What are 2 key things you've achieved this month, quarter or year with PRE?
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1. Sold a house!

2. Better connection with our kids - trying to be better role models.

What challenges have you had and overcome; and how?
What did you learn?

Trying to overcome Johnny's health issues - learning to cope with the uncertainty of what the future may bring.

Name: TIFFANY OKENOLE

We would love you hear about how **Positive Real Estate** have had a positive impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

- Set me on the right path to investment.
- Motivated me to ~~never~~ get the ball rolling on my investment goals.
- Helped me ~~align~~ re-align my goals

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. COMMENCED ON getting my financial strategy on the right path.
2. Actively on the search for a re-mortgage (UK) to fund my 1st Aussie Investment Property.

What challenges have you had and overcome; and how?

What did you learn?

- Attending my PR
- Fears of investment

Name: Adrian D. Petta.

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

Buying another property and given me
support/advice on existing properties.

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. Building a house myself, to build
equity for another property.

2. Buying a property in the same year
I was building, without having any
financial strain.

What challenges have you had and overcome; and how?

What did you learn?

To diversify future investments.

Name: DOUGLAS CHENG

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

Basically started my journey to purchase my first property. More than that is the education & info that were given to me throughout, good or bad. Also good to bounce ideas and able to get a response to problems or query.

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. Had my second apartment in Brisbane rented out after 3mths ~~from~~ after settlement and in a tough market at the moment in Brisbane.
2. ~~Getting~~ Boosting saving / deposit from share investment for my next purchase in Melbourne. A property (apartment) that we will move into next year (2018)

What challenges have you had and overcome; and how?

What did you learn?

Trying to get ~~big~~ high LVR 90% for the second property in Brisbane as No.1 above. The mortgage broker that was suggested to me did a great job (Peter Gwynne)

Name: No name.

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What specifically has the Team at PRE helped you with?

→ Extended equity release ~~on~~ when compared with going alone to get equity release/bank valuation.

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1. Extra revaluations to assist further equity release

2. Presented a very nice potential investment property for consideration

What challenges have you had and overcome; and how?
What did you learn?

→ time taken to obtain next property.
Long-term Planning + persistence is required/ to be the focus

Name: Françoise Le Gall

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

Up to date real estate information, projections
(assist with forward thinking) thinking outside the
square.

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. Personal - reduce debt to refinance

2. Getting closer to purchasing an investment property

What challenges have you had and overcome; and how?

What did you learn?

Getting a home loan (refinancing to reduce debt)
Refinancing to invest. my persistence + my
research.

Name: Simon Monk.

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

- Entire strategy, support from purchase ~~and~~ selection through to settlement ~~and~~ ~~settles~~. 3 day trip was great, ~~was~~ in helping to understand the different markets and what drives them.
- Coaching invaluable, particularly when unsure of things

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. New jobs - \$30K per annum pay rise.

2. Got engaged, purchased Norman Park, travelled to Europe...

What challenges have you had and overcome; and how?

What did you learn?

6 weeks

• Extended vacancy of one of my properties, ~~take a year~~ although this is the first time vacant in 7 years. - Just hang in + don't stress

Name: Gary & Julianne

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What specifically has the Team at PRE helped you with?

Create a investment plan
Set up SMSF

What are 2 key things you've achieved this month, quarter or year with PRE?

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1. Saved 30% of income
for month of october

2. _____

What challenges have you had and overcome; and how?

What did you learn?

How to invest in SMSF by
buying shares and put options
Thanks Gav