

Name: RAYLEEN COATES

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 was always given the impression I couldn't borrow to invest as our PPR loan was fixed. In 2009 I attended a property game weekend, & my world changed I was given expert financial & property advice & purchased a unit in Blacktown which has been the best investment.

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. My dream has always been to work with buying, renovating property to either lease out or sell. I have received the confidence & support from PRE to persevere this to become a reality. hopefully this year or definitely 2018.

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

The main challenge I ever had was having the confidence to persevere my dream, but through the excellent coaching & financial guidance & support that PRE I will succeed.

Name: DAVID

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?

- Goal setting, creating strategies
- Property investing knowledge has improved, understanding various aspects of investing from due diligence to managing properties.
- ★ By having a mentor we had confidence in investing in property and always pushing for more

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. Purchased 2 properties within the past year after being a member for 3 years.

2. One of the properties we purchased <sup>recently</sup> came fully furnished with about \$10K worth of furniture.

~~Costs~~

What challenges have you had and overcome; and how?

What did you learn?

Saving money was the biggest challenge. We weren't <sup>able</sup> ~~able~~ to purchase a property <sup>until</sup> after 2-3 years of becoming a member.

We created goals ~~for~~ for ourselves, started a small business and <sup>jobs</sup> ~~moved~~ ~~to~~ to get a pay rise.

I learnt that we need to be patient, ~~and focus~~ ~~to~~ ~~learn~~ when you can a jump at your opportunities

- "Luck comes when preparation meets opportunities"

Name: Erik & Daphne Steemers

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?

Purchase of apartments in Sydney 2008 & 2010  
Good Capital Growth

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. +CF portfolio paying most of the bills

2. \_\_\_\_\_

What challenges have you had and overcome; and how?

What did you learn?

Fear of too much debt } positive mentors  
Interstate off the plan } just do it,  
the result is worth it.

Name: NAOMI NELSON

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?

Educated me about the best types of  
properties, location + 'doing the sums'

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. Deposit on first property with PRE

2. Negotiated a new interest rate on existing  
loan - below usual discount

What challenges have you had and overcome; and how?

What did you learn?

Looking at properties as if I was going to live in  
it. I have learned that renters are different  
to home owners in their needs.

Name: DAN FURLAN

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?**

Sourcing Great Property to Purchase in  
Vic & Interstate.

Introducing us to Air BNB.

Able to bounce ideas on our property portfolio.  
(To hold or Sell). With PRE Team.

**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. Settled in Abbotsford - Playhouse Apartment.

Furnished & had 2 Bookings in 2 Days.

1 x 5 Days + 1 x 6 Weeks.

2. Placed our Super Fund property on  
Market.

**What challenges have you had and overcome; and how?**

**What did you learn?**

Air B+B is Easy.

Name: PAUL

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 education, buying 3 properties (1 SMST) and offering clarity from start to finish.

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. Organised Airbnb at our Richmond apartment (not PRE) via L'Abode (Sam Sagers).

2. Two properties settled in July, Brisbane + Newcastle.

What challenges have you had and overcome; and how?

What did you learn?

Organising all the furniture for Airbnb, and organising finance was tougher with APRA laws + moving jobs at the point of settlement!



Name: Breda Quinn

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?

<sup>PRE</sup>  
<sup>12m</sup>  
<sup>thru</sup>  
Given so great advice we tried on our own but so many experts to call on we have loved our experience. We have meet so many like minded people it has been wonderful

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. We have managed to hold on and and keep them ticking over with little or no money quite proud of that
2. Personal, set up team to fund raise for Homeless which building back to Home so far raising fund were promised so very happy

What challenges have you had and overcome; and how?

What did you learn?

unemployment no money in Bank  
Still telling the tail

Name: KAT N SHELL

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?

Dealing with confidence knowledge  
Property managers, self improvement  
in managing agents

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. Getting 2 property's repaired and re-vented  
Got rid of 2 property managers and this has  
improved our property's

2. Getting a larger Tax return than we  
thought so this helped with all the issues  
we've had to deal with the last 3 months  
We have had to deal with our crazy minds  
and overcome doubt

What challenges have you had and overcome; and how?

What did you learn?

3 property's empty ~~at~~ all at the same time  
with 2 ~~issues~~ property's with issues and  
having buffers to fall back on was instrumental  
to dealing with it all. We had large  
offers



Name: Emerson

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?

o given me direction on looking for solutions to try finance / sales strategy

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!

- o Stocking products Urban Outfitters USA  
o Delivering 600 Havel Bonus (largest order)  
o Building resilience
- o First stockist coming to U.A

What challenges have you had and overcome; and how?

What did you learn?

- Roof leaks / plumbing (leaking)
- Government restrictions interest rates (engineering)
- low values / comparable sales (geology)

Name: Susan Peter-Budge

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?

Learning about investing - options available to me.  
Property as an Investment strategies, different types of property  
Investing Interstate / opportunities  
Brokers, banking, borrowing, LVR, Tax Deductions  
simst.  
Body Corporates, - Mindset

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. Purchased 2nd property in March 2017.

2. Good tax return due to investment properties and Accountant recommended by PRE.

What challenges have you had and overcome; and how?

What did you learn?

- Bad Agent → how to deal with that.  
- Builder not fixing defects on new townhouse  
- Finance / lending - learnt how banks process loans  
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Name: IAN + HELEN MORSE.

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?

Education, Motivation, Confidence  
MARKT DOWNS + OVERWHELMING.  
NOT TO MENTION THE PURCHASE OF 4 PROPERTIES.  
KNOWLEDGE + INSIGHT. FUN + EVER RELIABILITY.

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. BOUGHT IN OUR SUPER

2. STARTED RE-ASSESSING OUR INSURANCES  
+ AGENTS. DUE TO LOSS OF MONEY + BAD MANAGEMENT

What challenges have you had and overcome; and how?

What did you learn?

TROUBLES WITH TENANTS.  
DOUBLE CHECK YOUR INSURANCES, KEEP YOUR  
FINGER ON THE PULSE, <sup>ENDORSE</sup> DEMAND YOUR AGENT  
IS WORKING FOR YOU.

Name: NELSON DOINKE

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 PROPERTY IN DOUGCASTER

JUST WHAT TO BE READY FOR WHEN BUYING

RECOMMENDING BROKER/SOLICITOR

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. PURCHASED PROPERTY #1

2. Stamp Duty \$2850 / plus \$69,000 put in by developer. Nomination Contract

What challenges have you had and overcome; and how?

What did you learn?

Low Valuation

BANK NOT READY TO SETTLE

LEANT - AS MUCH AS YOU TRY YOU CANNOT

CONTROL EVERYTHING

Name: Tiffany Okewole

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?

1. To help me start visualizing ~~the~~ my investment / life ~~achievement~~ goals road map

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. To list out my goals in clear time frames

2. \_\_\_\_\_

What challenges have you had and overcome; and how?

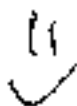
What did you learn?

- Obtaining my permanent residency. (Sorted)  
- Understanding that strategy is pertinent (Flaine's initial interview with me has already clarified the importance of professional support.





"Begin with the end in mind"



Name: CHUCK KONG

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?

- Giving me the foundation on property investing.
- FREE books & magazines & online / email support
- Friendly mentors. + bus fair - is ~~good~~ Awesome!

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

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1. Manage to settle & move into my PPR finally! 4 properties in total now. \$1.5 million. in total portfolio.
2. On the way to refinance/structure my loans + increased equities from my investment portfolio.

\$500k equity!

What challenges have you had and overcome; and how?

What did you learn?

Personal family issues. Overcome by focusing on goals. Learnt - keep focus on the big picture & goals despite life's challenges. Keep going, keep going, keep going, keep going, keep going & working towards your goal!



Name: Keith

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?**

Work through what our life goals will be, particularly around life after work

**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. Reevaluate financial goals.

2. Review property purchase

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

Working thru the goals particularly around life after work by doing a pro/con analysis of the options. Help concentrate decision process.

Name: Uouly & Victor Vella

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?**

- 1) Personal growth — health, living <sup>now!</sup>
- 2) Heading towards retirement earlier than planned.
- 3)

**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. Settled Balwyn — tenant found straight away.
2. Settling Eakthvale in December.

**What challenges have you had and overcome; and how?**

**What did you learn?**

With the last Balwyn settlement, had trouble getting finance — do not give up!  
Fight till you get it.

Name: SHANE MORBY

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?**

BUILT PORTFOLIO 4 PROPERTIES PLUS DIVERGENCE IN EXCESS FIRM

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**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. PURCHASED PTY IN QLD IN SUPER THIS YEAR

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2. LOOKING AT OFF THE PLAN IN PERTH.

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**What challenges have you had and overcome; and how?**

**What did you learn?**

MENTALLY → GETTING USED TO LARGE DEBT AND NOT BEING WORRIED

ABOUT IT. A BUFFER IS GREAT PACE OF MIND

FINANCIALLY → STARTING SMALL → REFINANCING TO EXTRACT EQUITY. PLAYING

THE "LONG GAME"

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Name: KONGKI DEBPHAKHOSIN

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?**

Both our personal life + our finances are getting looked after with both care + attention.

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

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1. Finally selling a property to move forward

2. With financial pressure getting taken care of our personal life is also getting better.

**What challenges have you had and overcome; and how?**

**What did you learn?**

Just being able to let go of a property to sell was difficult as we were emotionally attached to it but with help from PRE we finally did it.



Name: Amanda Booker

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 properties, + building that investment muscle.

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

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1. Took kids to Europe for 6 weeks

2. Did SINK Tax - data for Accountant.

What challenges have you had and overcome; and how?

What did you learn?

Had 1 property empty for 2 months whilst away on holiday with 95.5k of expenses, but over it!!

Name: Talish + Jane Makin

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?

- WISDOM
- Foresight → planning for our future.
- PRE Angels - We love them!

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. Settled on 7th property in 4 years!

2. Started helicopter flying lessons!

What challenges have you had and overcome; and how?

What did you learn?

Getting best rental yields on properties  
currently needing to drop prices &  
hang in there!

Name: PHIL + SUZIE

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?**

EVERYTHING!

- HELPED US BUY 3 AMAZING PROPERTIES

- GUIDE US EVERY STEP OF THE WAY.

**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. 1ST PROPERTY SETTLED (TODAY)

2. \_\_\_\_\_

**What challenges have you had and overcome; and how?**

**What did you learn?**

LEARNED THE FULL INS + OUTS OF WHAT IT TAKES

TO SETTLING + OWN AN INVESTMENT

Name: kye kee

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?

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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. completing development

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2. two offmarket property transactions  
~~\$600~~ \$803 deposit + 15month  
settlement

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

finding JV partner \$

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# GUEST

Name: Sanka Ranaweeera

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?

<sup>and Pracilla</sup>  
Elane inspired me to buy my second investment property. It was a humbling experience.

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. I bought my second ~~invest~~ investment property in August.

2. I refinanced our principle place of living and took cash out for a deposit

What challenges have you had and overcome; and how?

What did you learn?

It was very challenging to get a loan from major banks. due to APRA regulations I ended up getting a loan (not) LVR loan from a T3 lender.



Name: SURAJIT MALLA DEB

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?**

This is the First day for me a guest.  
I am talking to many liked minded people.  
It seems they are very impressed with the  
quality of service & advice received from PRE.  
Looking forward joining PRE soon.

**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. I got New ~~work~~ Job. It helping me & my family to be on solid foundation in Australia.
2. Initiated the process to sell out my investment property in Mumbai, India to buy property in Australia.

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

①

Name: Emily Rowe

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?

Giving me tons of newbie-friendly advice!

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. Helping to start planning my journey to financial stability and growth.

2. Motivating me to put more money into my property-investment-only savings account.

What challenges have you had and overcome; and how?

What did you learn?

My personal doubts, I've started to employ positive thinking by creating realistic, achievable goals.

Name: NIABIN SHRESTHA

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?**

This is my first session.

**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. I am still to register with PRE but

I will be purchasing first Investment property  
this year.

2. \_\_\_\_\_

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