

Name: Deb + John SAWYER

We would love to hear about how **Positive Real Estate** has had a *positive* impact on your investing journey. Please share with us and name your Coaches who assisted (James & Lou).

Who and What specifically has the team at PRE helped you with?

We are winding down on our property investing (in retirement, ^{mainly we are}).
We still value the information we gain from the mentoring meetings. (We have sold our PPR 5 yrs ago + two other investment properties since then - paying down mortgages)
one PRE purchased in Darwin ^{down VIC.} (wasn't futuristic!).

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!

We are currently renovating an investment property we purchased in early 2006. It is in South Perth, which is a "desirable" area. a "place" suburb.
We want to ~~live~~ ^{base ourselves} there and rent out 2 rooms short-term (Air B+B or other ways). We have rented it by the room since purchase very successfully, which has held it for us until now when we can finally enjoy the location (+ the reno process ?!!??!!).

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

- No rent for months (plus?!). We can manage this as we transition to a new way of living/renting.
- Being able to do all aspects of the reno we want at a budget we can afford. So far we are going OK.

→ What we should be doing (correct procedures etc) for tax - etc, + how to get sorted for Air B+B or short-term rental. ^{with renovating}

Name: MARK KOMENE

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Who and What specifically has the team at PRE helped you with?

I LIVE IN PT HEDLAND & 2ND MEETING IN LAST
3 YEARS

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- CONTACTED BROKER & LOOKING AT REFINANCING THE
4 * LOANS IN OUR OWN NAME & LOOKING AT INTEREST RATES
- INVESTIGATING DEVELOPING ASHFIELD PROPERTY & LOOKING
AT COST, PROCESS & POTENTIAL EQUITY GAIN ON ^{DEVELOPMENT} ~~DEVELOP~~

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

- * MAKING TIME TO LOOK AT THE ~~THE~~ PORTFOLIO
 - DEVELOPMENT OPTIONS
 - REVIEW LOAN INTEREST RATES.

Name: VISAY.

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Who and What specifically has the team at PRE helped you with?

I learnt about different types of properties
& how to choose the right one from lowest.

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-participated in the Melbourne Bus tour
which was very informative

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

Name: Monica Kaur

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Who and What specifically has the team at PRE helped you with?

Knowledge & education in property investing.

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

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Property Developments & pitfalls to look out for.

Best suburbs that performing growth.

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

Process, timing & cost of Property development. Due Diligence is what to look out for.

Name: Mitchell Carter

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Who and What specifically has the team at PRE helped you with?

looked at what we have - ie with new eyes.

Suggested different options but not refining it to one strategy - ie giving choices

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This month - a setback with a Melbourne apartment where the valuation was down 10%. instead of the 5% we were prepared for. We were ready to walk - thinking it was overpriced. Again meeting with Positive put another view forward - try different BANK! Not all apartments were so undervalued - so again a different perspective/

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

Challenges - Assets mixed, loans knowledge without too much thought or structure. Positive took a look, made suggestions (or that are not offended if we haven't acted on advice!!) Best put a finger on a \$ mistake of a long term loan we were concerned about. Outcome \$112,000 back in our hands!

Mitchell!
Make me some money
A bit more HOSTILE!
Great talk Sam -
Get that 2nd job!

Name: CLIFFORD & JULIE JOHNSON

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Who and What specifically has the team at PRE helped you with?

JAMES - GENERAL KNOWLEDGE,
ADVICE, EXPERIENCE

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OFF THE PLAN PURCHASE - ASCOT
WATERS, PERTH

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

HEALTH, PRE ALWAYS IN TOUCH
VIA TEXTS ETC WHICH HAS MADE
IT POSSIBLE TO STAY ON TRACK &
KEEP FOCUS, REMEMBER OUR
GOALS ETC

Name: Nicola - Shore Suckling

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Who and What specifically has the team at PRE helped you with?

- Become more savvy with our investments (protecting our \$\$)
- Consider beneficial ways to use our personal finances + get them working for us.

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Given the changes in our current circumstances,
guidance from PRE has enabled us to apply
what we've learned and free up extra cash
by making a few simple changes ie fixing our
PPR at a lower rate prior to converting it to an
investment, + offsetting a loan with higher interest
rates.

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

How to sustain and grow our portfolio after
reducing to a single income without
compromising our financial position.