



PROPERTY SHORTLIST

PREPARED FOR

MR FRED & MRS MARY SMITH

Date: 04/05/2021



CREATED BY

Richard Crabb

ASPIRE PROPERTY ADVISOR NETWORK

Managing Director

QPIA® - Qualified Property Investment Advisor | Dip Financial Planning | LREA: VIC: 082760L - SA: RLA 292544 - QLD: 3579879 | PIPA Board Member

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PROPERTY SHORTLIST

Northwood



\$629,000



4 3 2 % 5.2 No

Lot 15, McDowall, QLD

Stage: N/A

TOWNHOUSE

[Details](#)

Lot 15, 988 Hamilton Road, McDowall, QLD

Key Strategy Selection:

This property meets the requirements of your investment goals discussed for the following key reasons. Further location and investment forecasts are discussed in section 4 and section 6.

- High-end build, fixtures and fittings see below from acquisitions
- strong rental demand and 5+% gross yield
- Boutique development with elevation and spacious layout of properties
- Aspiration suburb with high median house price and infill location to Brisbane

Acquisition Summary:

Each Northwood townhome has been designed to facilitate easy living in natural, light-filled rooms that will become a welcome retreat or a bustling, joyful place to entertain friends and family. With ample storage to accommodate a growing family and colour selections inspired by nature, your time inside will be as harmonious as being outdoors. The kitchen is truly the heart of these homes with modern appliances and chrome fittings in the kitchen contrasting with textured, timber baton screens, marble-look benchtops and a palette of cool grey and white. The bedrooms are comfortable spaces with restful tones, quality carpets, generous storage and natural light.

Winterfield Estate

INDICATIVE PACKAGE



\$531,000



4 2 2 % 3.7 No

Lot 713, Winter Valley, VIC

Stage: 7 - Release 15

HOUSE & LAND

[Details](#)

Lot 713, Corvara Drive, Winter Valley, VIC

Key Strategy Selection:

This property meets the requirements of your investment goals discussed for the following key reasons. Further location and investment forecasts are discussed in section 4 and section 6.

- 2 part house and land with the lower purchase costs on stamp duty
- strong rental demand and 5+% gross yield in a regional location
- Growth corridor in Victoria
- Lower entry cost house without body corporate fee

Acquisition Summary:

2550mm Square Set Ceilings, Face Brickwork with ironed mortar, 450mm x 450mm ceramic tiles, 20mm Techni Stone bench-tops throughout, 900mm Stainless Steel oven, 900mm Ceramic cook-top, 900mm Rangehood, Soft-close cabinetry, Ducted Heating, Air-conditioning to the living room Semi-frameless shower screens, Roller block-out blinds throughout, Water connection to the fridge, 2,000L Water Tank

HQ Sippy Downs

INDICATIVE PACKAGE



\$691,000



3 3 2 % 5.8 No

Lot 3 (405 & 406), Sippy Downs, QLD

Stage: 1

DUPLEX

[Details](#)

Lot 3 (405 & 406), 9 Courage Street, Sippy Downs, QLD

Key Strategy Selection:




This property meets the requirements of your investment goals discussed for the following key reasons. Further location and investment forecasts are discussed in section 4 and section 6.

- Lifestyle location in high demand in QLD
- strong rental demand and 5+% gross yield in a coastal location
- High owner-occupied location for retirement
- low ongoing cost for maintenance

Acquisitions Summary:

Kitchens feature premium stone benchtops, designer tapware, cutting-edge design and high-end appliances. Luxurious master and family bedrooms are spacious, while storage is cleverly integrated throughout. Light-filled bathrooms and ensuites feature large format tiles and premium hardware. High ceilings, Designed to take advantage of natural breezes, Vinyl plank wood effect flooring, Designer bathrooms & kitchens and Secure entry

PROPERTY SHORTLIST

	Property 1	Property 2	Property 3
	 <p> INDICATIVE PACKAGE 4 3 2 % 5.2 \$629,000 Northwood Lot 15, McDowall, QLD Stage: N/A TOWNHOUSE Details </p>	 <p> INDICATIVE PACKAGE 4 2 2 % 3.7 \$531,000 Winterfield Estate Lot 713, Winter Valley, VIC Stage: 7 - Release 15 HOUSE & LAND Details </p>	 <p> INDICATIVE PACKAGE 3 3 2 % 5.8 \$691,000 HQ Sippy Downs Lot 3 (405 & 406), Sippy Downs, QLD Stage: 1 DUPLEX Details </p>
Price	\$629,000	\$531,000	\$691,000
Land Price	N/A	\$208,000	N/A
House Price	N/A	\$323,000	N/A
Property Type	Townhouse	House & Land	Duplex
Contract Type	1 Part Contract	2 Part Contract	1 Part Contract
Titled	No	No	No
Est Titled	Feb 2022	Apr 2021	Jun 2022
Rent Yield	5.20%	3.70%	5.80%
Market Rent	\$630	\$380	\$770
Vacancy Rate	0.9% Mar 2021	0% Mar 2021	0.6% Mar 2021
Land or External Area	19.64 sqm	454.00 sqm	24.00 sqm
House Area	167.73 sqm	200 sqm	141 sqm
Study	No	Yes	Yes
Stamp duty	\$23,190	\$8,127	\$26,239
Council rate	TBA	TBA	\$1,650
Owners Corp	\$2,716	TBA or N/A	\$6,863
EOI Deposit	\$2,000	\$2,000	\$2,000
Medium House Price	\$710,000	\$470,000	\$535,000
Wkly Medium Rent	\$398	\$260	\$430
Total Population	7237	6297	10298
Median Age	38	34	33
No Private Dwellings	2624	2525	3695
Approx Distance to CBD	10	106	84

* All figures above are estimates only and do not form any part of a properties contract of sale.

PROPERTY OVERVIEW



PROPERTY SHORTLIST

Lot 15, 988 Hamilton Road, McDowall, QLD

Date: 04/05/2021



Northwood



\$629,000



4 3 2 % 5.2 No

Lot 15, McDowall, QLD

Stage: N/A

TOWNHOUSE

[Details](#)

Lot 15, 988 Hamilton Road, McDowall, QLD

Key Strategy Selection:

This property meets the requirements of your investment goals discussed for the following key reasons. Further location and investment forecasts are discussed in section 4 and section 6.

- High-end build, fixtures and fittings see below from acquisitions
- strong rental demand and 5+% gross yield
- Boutique development with elevation and spacious layout of properties
- Aspiration suburb with high median house price and infill location to Brisbane

Acquisition Summary:

Each Northwood townhome has been designed to facilitate easy living in natural, light-filled rooms that will become a welcome retreat or a bustling, joyful place to entertain friends and family. With ample storage to accommodate a growing family and colour selections inspired by nature, your time inside will be as harmonious as being outdoors. The kitchen is truly the heart of these homes with modern appliances and chrome fittings in the kitchen contrasting with textured, timber baton screens, marble-look benchtops and a palette of cool grey and white. The bedrooms are comfortable spaces with restful tones, quality carpets, generous storage and natural light.


Lot 15, 988 Hamilton Road

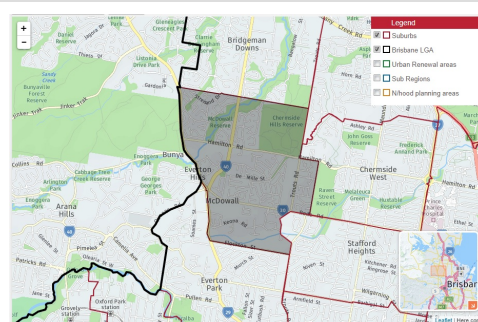
McDowall, Northwood, QLD

\$629,000



Specifications

	4	3	2
Property Id	107394		
Property Type	Townhouse		
Status	Available		
Contract Type	1 Part Contract		
Title Type	Strata		
Titled	No		
Indicative Package	No		
Estimated Date	02/2022		
Rent Yield	5.20%		
SMSF	Yes		
ADDM			
Approx. Weekly Rent	\$630		
Vacancy Rate	0.9% Mar 2021		
Land Area	19.64 sqm		
House Area	167.73 sqm		
Design	F		
Stamp duty Est.	\$21,330		
Gov. Transfer Fee	\$1,860		
Owners Corp Fee	\$2,716		



Project Name	Northwood
Prices From	\$599,000.00
Number Available	5

Area Name	McDowall
Total Population	7237
Distance to CBD	10






GROUND FLOOR PLAN



FIRST FLOOR PLAN










 **Advisor:** Richard Crabb
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 invest@aspirenetwork.net.au













PROPERTY 1: Lot 15, 988 Hamilton Road, McDowall, QLD





PORTAL DOWNLOADABLE REFERENCE MATERIAL

<https://portal.aspirenetwork.net.au/stocklist/detail/107394>

Property Downloads	
	Colour Placement
	Developer Supplied Rental Appraisal
	Fixtures
	Colour Selections
	Type F & D Architectural Plan
	Northwood Brochure
	Type F - Pencil Sketched Floorplan
Click here for more info	







Area Downloads	
	CoreLogic - Statistics Report (Apr-21) - 07/04/2021 1:43 am
	CoreLogic - Suburb Report (Apr-21) - 07/04/2021 1:45 am
	SQM Postcode Snapshot Report (Apr-21) - 28/04/2021 6:00 pm
	ASPIRE Research Document - 12/01/2021 6:24 pm
Click here for more info	

Project Downloads	
	Location Map
	Masterplan
	Site Plan
	Aerial View
	Amenities Map
	Aerial Map
Click here for more info	

Region - State - Australia Downloads	
	QLD Major Infrastructure Projects Report - Feb 19
	ATO Rental Properties Guide 2020
	CoreLogic - Regional Market Update - Feb 2021
	Australian Property Buyer's Legal Guide - LawLab
	CoreLogic - Australian Housing Market Charts - April 2021
	CoreLogic - Australian Housing Market Update - May 21
Click here for more info	

EXTERNAL REFERENCE & RESEARCH LINKS

PORTAL EXTERNAL LINKS

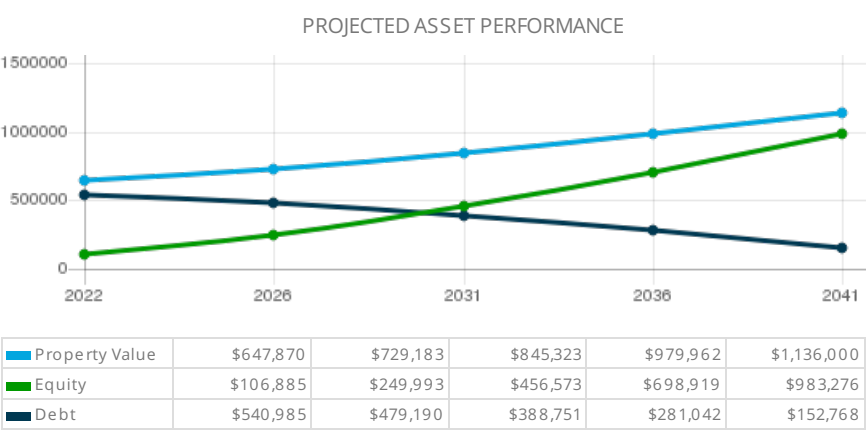
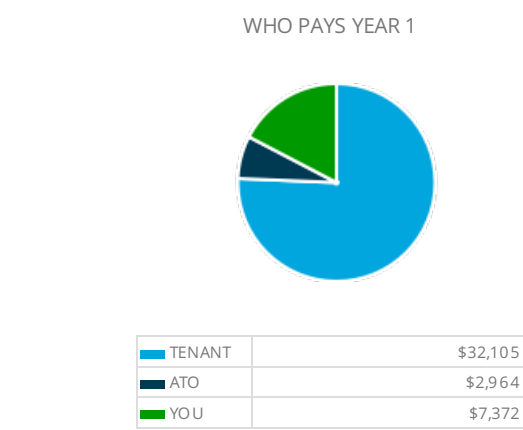
External Reference Links	
	Wikipedia
	2016 Census QuickStats
	Community Profile
	Brisbane City Council
	Underground Bus and Train Tunnel
	Brisbane Airport Expansion
	Kurilpa Riverfront Renewal
	Brisbane property market update - January 2021
Click here for more info	

Area Info	
Median House Price	\$710,000
Weekly Median Advertised Rent	398
Total Population	7237
Median Age	38
No. Private Dwellings	2624
Weekly Median Household Income	2126
Approx time to CBD	14
Approx Distance to CBD	10
Click here for more info	



PROPERTY PURCHASE PRICE	\$629,000
INITIAL CASH / EQUITY INVESTMENT	\$100,000
PURCHASE COSTS ESTIMATE	\$25,440
INITIAL LOAN AMOUNT	\$555,130
GROSS RENTAL YIELD YR 1	5.21%
RENTAL VACANCY EST (DAYS PA)	7.3
WEEKLY AFTER TAX CASH FLOW YR 1	-\$142
WEEKLY GROSS RENT YEAR 1	\$630

DATE CREATED: 04-MAY-2021		INVESTMENT PROPERTY PROJECTIONS OVER 20 YEARS			
	Year 1 (2022)	Year 5 (2026)	Year 10 (2031)	Year 15 (2036)	Year 20 (2041)
WEEKLY CASH FLOW (AFTER-TAX)	(142)	(150)	(168)	(166)	(197)
PROPERTY VALUE	\$647,870	\$729,183	\$845,323	\$979,962	\$1,136,000
CAPITAL GROWTH	\$18,870	\$100,183	\$216,323	\$350,962	\$507,000
EQUITY	\$106,885	\$249,993	\$456,573	\$698,919	\$983,276
DEBT	\$540,985	\$479,190	\$388,751	\$281,042	\$152,768
CAPITAL GROWTH	3.00%	3.00%	3.00%	3.00%	3.00%
INFLATION (CPI)	1.50%	1.50%	1.50%	1.50%	1.50%
GROSS RENT (PA)	\$32,105	\$34,075	\$36,708	\$39,545	\$42,601
RENTAL EXPENSE (PA)	\$9,091	\$9,649	\$10,395	\$11,198	\$12,063
LOAN REPAYMENTS (PA)	\$33,349	\$33,350	\$33,350	\$33,349	\$33,350
BANK INTEREST (PA)	\$19,204	\$17,082	\$13,976	\$10,276	\$5,871
DEPRECIATION DEDUCTION	\$11,738	\$9,735	\$8,486	\$9,893	\$7,864
OTHER DEDUCTIONS	\$138	\$138			
TOTAL DEDUCTIONS	\$40,171	\$36,603	\$32,855	\$31,367	\$25,797
TAX CREDIT (JOINT)	\$2,964	\$1,125	\$-1,714	\$-3,640	\$-7,423
PRE TAX CASHFLOW (PA)	\$-10,335	\$-8,924	\$-7,037	\$-5,002	\$-2,812
AFTER-TAX CASH FLOW (PA)	\$-7,372	\$-7,798	\$-8,750	\$-8,642	\$-10,234



SUMMARY											
Analysis based on principal and interest over 25 years and \$100,000 deposit											
PROJECT ASSUMPTIONS											
KEY ASSUMPTIONS		PURCHASE COSTS		LOAN COSTS		RENTAL COSTS				INCOME	
PURCHASE PRICE	\$629,000	LAND PRICE	N/A	INTEREST RATE YR 1	3.50%	PROPERTY MANAGER	8.80%	MISC ADMIN	\$100	INVEST OR TYPE	
INITIAL INVESTMENT	\$100,000	BUILD PRICE	N/A	LOAN AMOUNT	\$555,130	LETTING FEE	\$630	OTHER EXPENSES	\$150	TAX CREDIT (JOINT)	
RENT PER WEEK YEAR 1	\$630	HOLDING COSTS	\$0	LOAN TYPE	P & I	RATES (ALL)	\$2,000	RENTAL EXPENSE %	27.75%	TOTAL INCOME	\$270,000
CAPITAL GROWTH RATE	3.00%	CONTRACT TYPE	1 PART	LOAN TERM (YEARS)	25	INSURANCE LANDLORD	\$320	DEPRECIATION ESTIMATE		CLIENT 1 INCOME	\$180,000
INFLATION RATE (CPI)	1.50%	STAMP DUTY EST	\$21,330	MONTHLY PMT YR1	\$2,779	INSURANCE BUILDING	\$0	CAPITAL ALLOWANCE	2.50%	% OWNERSHIP	50.00%
RENTAL VACANCY %	2.00%	TITLE TRANSFER EST	\$1,860	TOTAL SETUP COSTS	\$690	BODY CORP/STRATA	\$2,716	BUILDING COST	\$314,500	CLIENT 2 INCOME	\$90,000
TAXABLE INCOME	\$270,000	LEGAL & ADJUSTMENT	\$2,000	SETUP FEES	\$195	REPAIRS/MAINTENANCE	\$250	GENERAL FITTINGS	\$15,000	% OWNERSHIP	50.00%
PURCHASE STATE	QLD	OTHER MISC COSTS	\$250	LENDER FEES	\$495	SMOKE ALARM	\$100	LOW-VALUE POOL	\$10,000	TAX CREDIT EST YR 1	\$2,964

Disclaimer: Analysis and projections listed above simply illustrate the outcome calculated from the input values and the assumptions contained in the model. No projections above are intended to be a guarantee of future performance, as assumptions used can be varied at anytime. Although the information is provided in good faith, it is also given on the basis that no person using the information, in whole or in part, shall have any claim against ASPIRE Property Advisor Network Pty Ltd, your property advisor, its servants, employees or consultants. This information is intended as general advice only for Property Investment Advice and does not take account of individual needs or financial circumstances. Intending purchasers should do their own assessment or consult a licensed financial adviser.

Lot 15, 988 Hamilton Road, McDowall, QLD
Fred Smith & Jane Smith



PROPERTY PURCHASE PRICE	\$629,000
INITIAL CASH / EQUITY INVESTMENT	\$100,000
PURCHASE COSTS ESTIMATE	\$25,440
INITIAL LOAN AMOUNT	\$555,130
GROSS RENTAL YIELD YR 1	5.21%
RENTAL VACANCY EST (DAYS PA)	7.3
WEEKLY AFTER TAX CASH FLOW YR 1	\$137
WEEKLY GROSS RENT YEAR 1	\$630

DATE CREATED: 04-MAY-2021 INVESTMENT PROPERTY PROJECTIONS OVER 20 YEARS

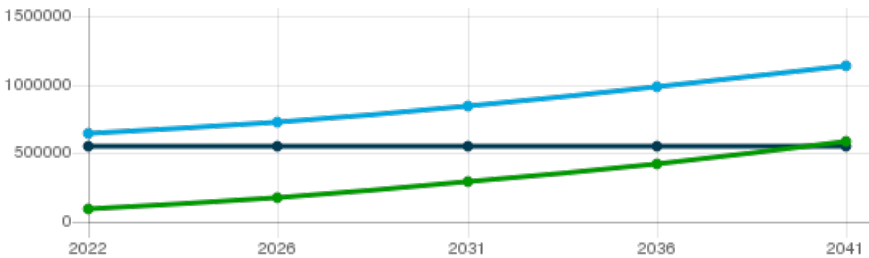
	Year 1 (2022)	Year 5 (2026)	Year 10 (2031)	Year 15 (2036)	Year 20 (2041)
WEEKLY CASH FLOW (AFTER-TAX)	\$137	\$140	\$147	\$180	\$184
PROPERTY VALUE	\$647,870	\$729,183	\$845,323	\$979,962	\$1,136,000
CAPITAL GROWTH	\$18,870	\$100,183	\$216,323	\$350,962	\$507,000
EQUITY	\$92,740	\$174,053	\$290,193	\$424,832	\$580,914
DEBT	\$555,130	\$555,130	\$555,130	\$555,130	\$555,130
CAPITAL GROWTH	3.00%	3.00%	3.00%	3.00%	3.00%
INFLATION (CPI)	1.50%	1.50%	1.50%	1.50%	1.50%
GROSS RENT (PA)	\$32,105	\$34,075	\$36,708	\$39,545	\$42,601
RENTAL EXPENSE (PA)	\$9,091	\$9,649	\$10,395	\$11,198	\$12,063
LOAN REPAYMENTS (PA)	\$19,430	\$19,430	\$19,430	\$19,430	\$19,430
BANK INTEREST (PA)	\$19,430	\$19,430	\$19,430	\$19,430	\$19,430
DEPRECIATION DEDUCTION	\$11,738	\$9,735	\$8,486	\$9,893	\$7,864
OTHER DEDUCTIONS	\$138	\$138			
TOTAL DEDUCTIONS	\$40,396	\$38,951	\$38,309	\$40,520	\$39,356
TAX CREDIT (JOINT)	\$3,565	\$2,292	\$752	\$458	\$-1,525
PRE TAX CASHFLOW (PA)	\$3,584	\$4,996	\$6,883	\$8,917	\$11,108
AFTER-TAX CASH FLOW (PA)	\$7,149	\$7,288	\$7,636	\$9,376	\$9,584

WHO PAYS YEAR 1



TENANT	\$32,105
ATO	\$3,565
YOU	POSITIVE CASH FLOW + \$7,149

PROJECTED ASSET PERFORMANCE



Property Value	\$647,870	\$729,183	\$845,323	\$979,962	\$1,136,000
Equity	\$92,740	\$174,053	\$290,193	\$424,832	\$580,914
Debt	\$555,130	\$555,130	\$555,130	\$555,130	\$555,130

SUMMARY

Analysis based on interest only and \$100,000 deposit

PROJECT ASSUMPTIONS											
KEY ASSUMPTIONS		PURCHASE COSTS		LOAN COSTS		RENTAL COSTS				INCOME	
PURCHASE PRICE	\$629,000	LAND PRICE	N/A	INTEREST RATE YR 1	3.50%	PROPERTY MANAGER	8.80%	MISC ADMIN	\$100	INVESTOR TYPE	
INITIAL INVESTMENT	\$100,000	BUILD PRICE	N/A	LOAN AMOUNT	\$555,130	LETTING FEE	\$630	OTHER EXPENSES	\$150	TAX CREDIT (JOINT)	
RENT PER WEEK YEAR 1	\$630	HOLDING COSTS	\$0	LOAN TYPE	I/O	RATES (ALL)	\$2,000	RENTAL EXPENSE %	27.75%	TOTAL INCOME	\$580,000
CAPITAL GROWTH RATE	3.00%	CONTRACT TYPE	1 PART	LOAN TERM (YEARS)	N/A	INSURANCE LANDLORD	\$320	DEPRECIATION ESTIMATE		CLIENT 1 INCOME	\$180,000
INFLATION RATE (CPI)	1.50%	STAMP DUTY EST	\$21,330	MONTHLY PMT YR 1	\$1,619	INSURANCE BUILDING	\$0	CAPITAL ALLOWANCE	2.50%	% OWNERSHIP	50.00%
RENTAL VACANCY %	2.00%	TITLE TRANSFER EST	\$1,860	TOTAL SETUP COSTS	\$690	BODY CORP/STRATA	\$2,716	BUILDING COST	\$314,500	CLIENT 2 INCOME	\$400,000
TAXABLE INCOME	\$580,000	LEGAL & ADJUSTMENT	\$2,000	SETUP FEES	\$195	REPAIRS/MAINTENANCE	\$250	GENERAL FITTINGS	\$15,000	% OWNERSHIP	50.00%
PURCHASE STATE	QLD	OTHER MISC COSTS	\$250	LENDER FEES	\$495	SMOKE ALARM	\$100	LOW-VALUE POOL	\$10,000	TAX CREDIT EST YR 1	\$3,565

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PROPERTY OVERVIEW



PROPERTY SHORTLIST

Lot 713, Corvara Drive, Winter Valley, VIC

Date: 04/05/2021



Winterfield Estate

INDICATIVE PACKAGE



\$531,000



4 2 2 % 3.7 No

Lot 713, Winter Valley, VIC

Stage: 7 - Release 15

HOUSE & LAND

Details

Lot 713, Corvara Drive, Winter Valley, VIC

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- 2 part house and land with the lower purchase costs on stamp duty
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- Growth corridor in Victoria
- Lower entry cost house without body corporate fee

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2550mm Square Set Ceilings, Face Brickwork with ironed mortar, 450mm x 450mm ceramic tiles, 20mm Techni Stone bench-tops throughout, 900mm Stainless Steel oven, 900mm Ceramic cook-top, 900mm Rangehood, Soft-close cabinetry, Ducted Heating, Air-conditioning to the living room Semi-frameless shower screens, Roller block-out blinds throughout, Water connection to the fridge, 2,000L Water Tank

Lot 713, Corvara Drive
Winter Valley, Winterfield Estate, VIC

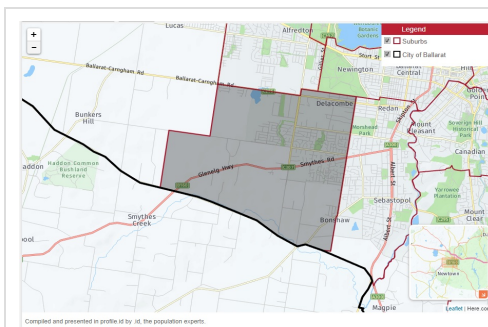
\$531,000



Specifications

	4	2	2
Property Id	109396		
Property Type	House & Land		
Status	Available		
Contract Type	2 Part Contract		
Title Type	Torrens / Freehold		
Titled	No		
Indicative Package	Yes		
Estimated Date	04/2021		
Rent Yield	3.70%		
ADDM			
Approx. Weekly Rent	\$380		
Land Area	454.00 sqm		
House Area	200 sqm		
Land Price	\$208,000		
House Price	\$323,000		
Total Price	\$531,000		
Stage	7 - Release 15		
Study	Yes		
Stamp duty Est.	\$7,550		
Gov. Transfer Fee	\$577		

Winterfield.



Project Name	Winterfield Estate
Prices From	\$531,000.00
Number Available	2

Area Name	Winter Valley
Total Population	6297
Distance to CBD	106







Advisor: Richard Crabb
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PROPERTY 2: Lot 713, Corvara Drive, Winter Valley, VIC

PORTAL DOWNLOADABLE REFERENCE MATERIAL

<https://portal.aspirenetwork.net.au/stocklist/detail/109396>

Property Downloads	
	Stage 7 - Release 15
	Inclusions
	Lot 713 Brochure
	Floorplan
Click here for more info	









Area Downloads	
	Ballarat Update including Winter Valley naming - 24/02/2018 1:37 pm
	CoreLogic - Statistics Report (Apr-21) - 07/04/2021 1:43 am
	CoreLogic - Suburb Report (Apr-21) - 07/04/2021 1:45 am
	Due Diligence Checklist - 30/01/2019 5:47 pm
	ASPIRE Research Document - 06/04/2021 10:50 am
Click here for more info	

Project Downloads	
	Aerial Map
	Amenities Map
	Masterplan
	Rental Comparison Report for 4BR HL Winter Valley VIC
Click here for more info	

Region - State - Australia Downloads	
	ATO Rental Properties Guide 2020
	CoreLogic - Regional Market Update - Feb 2021
	Australian Property Buyer's Legal Guide - LawLab
	CoreLogic - Australian Housing Market Charts - April 2021
	CoreLogic - Australian Housing Market Update - May 21
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EXTERNAL REFERENCE & RESEARCH LINKS

PORTAL EXTERNAL LINKS

External Reference Links	
	Wikipedia
	2016 Census QuickStats
	Community Profile
	Brisbane City Council
	Underground Bus and Train Tunnel
	Brisbane Airport Expansion
	Kurilpa Riverfront Renewal
	Brisbane property market update - January 2021
Click here for more info	

Area Info	
Median House Price	\$470,000
Weekly Median Advertised Rent	260
Total Population	6297
Median Age	34
No. Private Dwellings	2525
Weekly Median Household Income	1244
Approx time to CBD	90
Approx Distance to CBD	106
Click here for more info	

PROPERTY INVESTMENT ANALYSIS
AND PROJECTIONS

Lot 713, Corvara Drive, Winter Valley, VIC
Fred Smith & Jane Smith



PROPERTY PURCHASE PRICE	\$531,000
INITIAL CASH / EQUITY INVESTMENT	\$110,000
PURCHASE COSTS ESTIMATE	\$10,385
INITIAL LOAN AMOUNT	\$438,075
GROSS RENTAL YIELD YR 1	3.72%
RENTAL VACANCY EST (DAYS PA)	7.3
WEEKLY AFTER TAX CASH FLOW YR 1	\$66
WEEKLY GROSS RENT YEAR 1	\$380

DATE CREATED: 04-MAY-2021

INVESTMENT PROPERTY PROJECTIONS OVER 20 YEARS

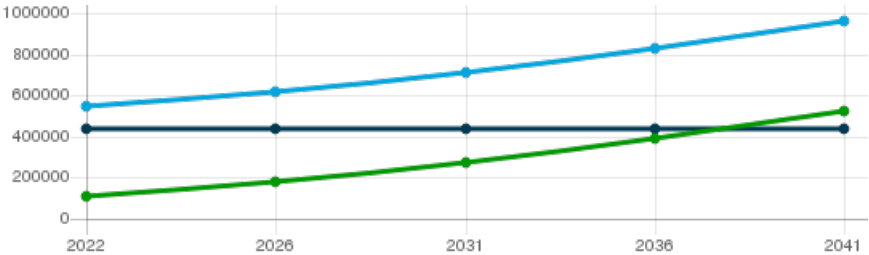
	Year 1 (2022)	Year 5 (2026)	Year 10 (2031)	Year 15 (2036)	Year 20 (2041)
WEEKLY CASH FLOW (AFTER-TAX)	\$66	\$68	\$68	\$92	\$86
PROPERTY VALUE	\$546,930	\$615,575	\$713,620	\$827,281	\$959,045
CAPITAL GROWTH	\$15,930	\$84,575	\$182,620	\$296,281	\$428,045
EQUITY	\$108,855	\$177,499	\$275,544	\$389,205	\$520,970
DEBT	\$438,075	\$438,075	\$438,075	\$438,075	\$438,075
CAPITAL GROWTH	3.00%	3.00%	3.00%	3.00%	3.00%
INFLATION (CPI)	1.50%	1.50%	1.50%	1.50%	1.50%
GROSS RENT (PA)	\$19,365	\$20,553	\$22,142	\$23,853	\$25,696
RENTAL EXPENSE (PA)	\$6,504	\$6,903	\$7,437	\$8,011	\$8,631
LOAN REPAYMENTS (PA)	\$15,333	\$15,333	\$15,333	\$15,333	\$15,333
BANK INTEREST (PA)	\$15,333	\$15,333	\$15,333	\$15,333	\$15,333
DEPRECIATION DEDUCTION	\$11,950	\$9,947	\$8,698	\$10,105	\$8,076
OTHER DEDUCTIONS	\$138	\$138			
TOTAL DEDUCTIONS	\$33,925	\$32,321	\$31,467	\$33,449	\$32,039
TAX CREDIT (JOINT)	\$5,897	\$5,236	\$4,150	\$4,271	\$2,728
PRE TAX CASHFLOW (PA)	\$-2,472	\$-1,683	\$-628	\$509	\$1,732
AFTER-TAX CASH FLOW (PA)	\$3,425	\$3,553	\$3,522	\$4,780	\$4,461

WHO PAYS YEAR 1



TENANT	\$19,365
ATO	\$5,897
YOU	POSITIVE CASH FLOW + \$3,425

PROJECTED ASSET PERFORMANCE



Property Value	\$546,930	\$615,575	\$713,620	\$827,281	\$959,045
Equity	\$108,855	\$177,499	\$275,544	\$389,205	\$520,970
Debt	\$438,075	\$438,075	\$438,075	\$438,075	\$438,075

SUMMARY

Analysis based on interest only and 20% cash deposit

PROJECT ASSUMPTIONS

KEY ASSUMPTIONS		PURCHASE COSTS		LOAN COSTS		RENTAL COSTS				INCOME	
PURCHASE PRICE	\$531,000	LAND PRICE	\$208,000	INTEREST RATE YR 1	3.50%	PROPERTY MANAGER	8.80%	MISC ADMIN	\$100	INVEST OR TYPE	
INITIAL INVESTMENT	\$110,000	BUILD PRICE	\$323,000	LOAN AMOUNT	\$438,075	LETTING FEE	\$760	OTHER EXPENSES	\$150	TAX CREDIT (JOINT)	
RENT PER WEEK YEAR 1	\$380	HOLDING COSTS	\$6,000	LOAN TYPE	I/O	RATES (ALL)	\$2,000	RENTAL EXPENSE %	32.92%	TOTAL INCOME	\$280,000
CAPITAL GROWTH RATE	3.00%	CONTRACT TYPE	2 PART	LOAN TERM (YEARS)	N/A	INSURANCE LANDLORD	\$320	DEPRECIATION ESTIMATE		CLIENT 1 INCOME	\$180,000
INFLATION RATE (CPI)	1.50%	STAMP DUTY EST	\$7,550	MONTHLY PMT YR1	\$1,278	INSURANCE BUILDING	\$1,500	CAPITAL ALLOWANCE	2.50%	% OWNERSHIP	50.00%
RENTAL VACANCY %	2.00%	TITLE TRANSFER EST	\$585	TOTAL SETUP COSTS	\$690	BODY CORP/S TRATA	\$0	BUILDING COST	\$323,000	CLIENT 2 INCOME	\$100,000
TAXABLE INCOME	\$280,000	LEGAL & ADJUSTMENT	\$2,000	SETUP FEES	\$195	REPAIRS/MAINTENANCE	\$250	GENERAL FITTINGS	\$15,000	% OWNERSHIP	50.00%
PURCHASE STATE	VIC	OTHER MISC COSTS	\$250	LENDER FEES	\$495	S MOKE ALARM	\$100	LOW-VALUE POOL	\$10,000	TAX CREDIT EST YR 1	\$5,897

Disclaimer: Analysis and projections listed above simply illustrate the outcome calculated from the input values and the assumptions contained in the model. No projections above are intended to be a guarantee of future performance, as assumptions used can be varied at anytime. Although the information is provided in good faith, it is also given on the basis that no person using the information, in whole or in part, shall have any claim against ASPIRE Property Advisor Network Pty Ltd, your property advisor, its servants, employees or consultants. This information is intended as general advice only for Property Investment Advice and does not take account of individual needs or financial circumstances. Intending purchasers should do their own assessment or consult a licensed financial adviser.



PROPERTY PURCHASE PRICE	\$531,000
INITIAL CASH / EQUITY INVESTMENT	\$100,000
PURCHASE COSTS ESTIMATE	\$10,385
INITIAL LOAN AMOUNT	\$448,075
GROSS RENTAL YIELD YR 1	3.72%
RENTAL VACANCY EST (DAYS PA)	7.3
WEEKLY AFTER TAX CASH FLOW YR 1	-\$156
WEEKLY GROSS RENT YEAR 1	\$380

DATE CREATED: 04-MAY-2021

INVESTMENT PROPERTY PROJECTIONS OVER 20 YEARS

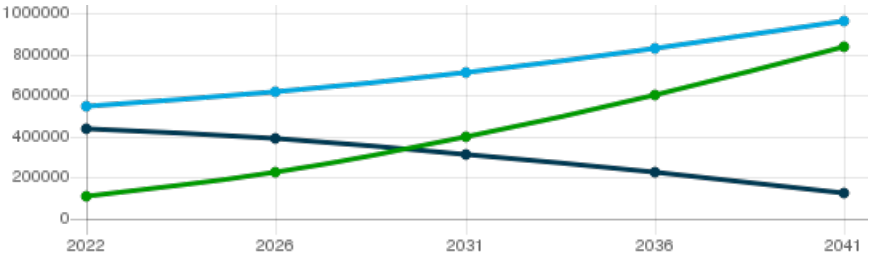
	Year 1 (2022)	Year 5 (2026)	Year 10 (2031)	Year 15 (2036)	Year 20 (2041)
WEEKLY CASH FLOW (AFTER-TAX)	(156)	(168)	(190)	(191)	(225)
PROPERTY VALUE	\$546,930	\$615,575	\$713,620	\$827,281	\$959,045
CAPITAL GROWTH	\$15,930	\$84,575	\$182,620	\$296,281	\$428,045
EQUITY	\$110,272	\$228,794	\$399,838	\$600,436	\$835,738
DEBT	\$436,658	\$386,780	\$313,782	\$226,844	\$123,307
CAPITAL GROWTH	3.00%	3.00%	3.00%	3.00%	3.00%
INFLATION (CPI)	1.50%	1.50%	1.50%	1.50%	1.50%
GROSS RENT (PA)	\$19,365	\$20,553	\$22,142	\$23,853	\$25,696
RENTAL EXPENSE (PA)	\$6,504	\$6,903	\$7,437	\$8,011	\$8,631
LOAN REPAYMENTS (PA)	\$26,918	\$26,918	\$26,918	\$26,919	\$26,918
BANK INTEREST (PA)	\$15,501	\$13,788	\$11,280	\$8,295	\$4,738
DEPRECIATION DEDUCTION	\$11,950	\$9,947	\$8,698	\$10,105	\$8,076
OTHER DEDUCTIONS	\$138	\$138			
TOTAL DEDUCTIONS	\$34,093	\$30,776	\$27,415	\$26,411	\$21,445
TAX CREDIT (JOINT)	\$5,965	\$4,549	\$2,346	\$1,139	-\$1,828
PRE TAX CASHFLOW (PA)	-\$14,057	-\$13,268	-\$12,213	-\$11,077	-\$9,853
AFTER-TAX CASH FLOW (PA)	-\$8,092	-\$8,719	-\$9,867	-\$9,938	-\$11,681

WHO PAYS YEAR 1



TENANT	\$19,365
ATO	\$5,965
YOU	\$8,092

PROJECTED ASSET PERFORMANCE



Property Value	\$546,930	\$615,575	\$713,620	\$827,281	\$959,045
Equity	\$110,272	\$228,794	\$399,838	\$600,436	\$835,738
Debt	\$436,658	\$386,780	\$313,782	\$226,844	\$123,307

SUMMARY

Analysis based on principal and interest over 25 years and \$100,000 deposit

PROJECT ASSUMPTIONS

KEY ASSUMPTIONS		PURCHASE COSTS		LOAN COSTS		RENTAL COSTS				INCOME	
PURCHASE PRICE	\$531,000	LAND PRICE	\$208,000	INTEREST RATE YR 1	3.50%	PROPERTY MANAGER	8.80%	MISC ADMIN	\$100	INVEST OR TYPE	
INITIAL INVESTMENT	\$100,000	BUILD PRICE	\$323,000	LOAN AMOUNT	\$448,075	LETTING FEE	\$760	OTHER EXPENSES	\$150	TAX CREDIT (JOINT)	
RENT PER WEEK YEAR 1	\$380	HOLDING COSTS	\$6,000	LOAN TYPE	P & I	RATES (ALL)	\$2,000	RENTAL EXPENSE %	32.92%	TOTAL INCOME	\$280,000
CAPITAL GROWTH RATE	3.00%	CONTRACT TYPE	2 PART	LOAN TERM (YEARS)	25	INSURANCE LANDLORD	\$320	DEPRECIATION ESTIMATE		CLIENT 1 INCOME	\$180,000
INFLATION RATE (CPI)	1.50%	STAMP DUTY EST	\$7,550	MONTHLY PMT YR1	\$2,243	INSURANCE BUILDING	\$1,500	CAPITAL ALLOWANCE	2.50%	% OWNERSHIP	50.00%
RENTAL VACANCY %	2.00%	TITLE TRANSFER EST	\$585	TOTAL SETUP COSTS	\$690	BODY CORP/S TRATA	\$0	BUILDING COST	\$323,000	CLIENT 2 INCOME	\$100,000
TAXABLE INCOME	\$280,000	LEGAL & ADJUSTMENT	\$2,000	SETUP FEES	\$195	REPAIRS/MAINTENANCE	\$250	GENERAL FITTINGS	\$15,000	% OWNERSHIP	50.00%
PURCHASE STATE	VIC	OTHER MISC COSTS	\$250	LENDER FEES	\$495	S SMOKE ALARM	\$100	LOW-VALUE POOL	\$10,000	TAX CREDIT EST YR 1	\$5,965

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PROPERTY OVERVIEW



PROPERTY SHORTLIST

Lot 3 (405 & 406), 9 Courage Street, Sippy Downs, QLD

Date: 04/05/2021



HQ Sippy Downs

INDICATIVE PACKAGE



\$691,000



3 3 2 % 5.8 No

Lot 3 (405 & 406), Sippy Downs, QLD

Stage: 1

DUPLEX

[Details](#)

Lot 3 (405 & 406), 9 Courage Street, Sippy Downs, QLD

Key Strategy Selection:

This property meets the requirements of your investment goals discussed for the following key reasons. Further location and investment forecasts are discussed in section 4 and section 6.

- Lifestyle location in high demand in QLD
- strong rental demand and 5+% gross yield in a coastal location
- High owner-occupied location for retirement
- low ongoing cost for maintenance

Acquisitions Summary:

Kitchens feature premium stone benchtops, designer tapware, cutting-edge design and high-end appliances. Luxurious master and family bedrooms are spacious, while storage is cleverly integrated throughout. Light-filled bathrooms and ensuites feature large format tiles and premium hardware. High ceilings, Designed to take advantage of natural breezes, Vinyl plank wood effect flooring, Designer bathrooms & kitchens and Secure entry


Lot 3 (405 & 406), 9 Courage Street

Sippy Downs, HQ Sippy Downs, QLD

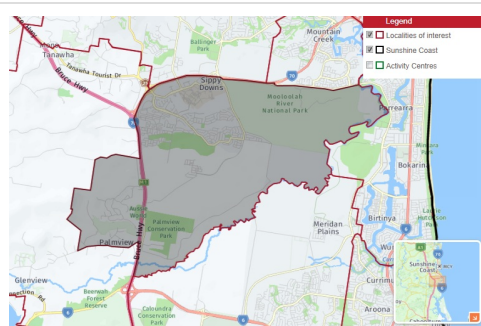
\$691,000



Specifications

	3	3	2
Property Id	109091		
Property Type	Duplex		
Status	Available		
Contract Type	1 Part Contract		
Title Type	Strata		
Titled	No		
Indicative Package	Yes		
Estimated Date	06/2022		
Rent Yield	5.80%		
SMSF	Yes		
ADDM			
Approx. Weekly Rent	\$770		
Vacancy Rate	0.6% Mar 2021		
Land Area	24.00 sqm		
House Area	141 sqm		
Design	Type 5 & 6		
Stage	1		
Study	Yes		
Stamp duty Est.	\$24,120		
Gov. Transfer Fee	\$2,119		
Council rates	\$1,650		
Owners Corp Fee	\$6,863		

HQ



Project Name	HQ Sippy Downs
Prices From	\$331,500.00
Number Available	10

Area Name	Sippy Downs
Total Population	10298
Distance to CBD	84










Advisor: Richard Crabb
0452 216 390
invest@aspirenetwork.net.au












PROPERTY 3: Lot 3 (405 & 406), 9 Courage Street, Sippy Downs,








PORTAL DOWNLOADABLE REFERENCE MATERIAL

<https://portal.aspirenetwork.net.au/stocklist/detail/109091>

Property Downloads	
	Type 5 & 6 Floorplan
	HQ Brochure
	Duplex 3 Brochure
	Schedule of Finishes
	Developer Supplied Rental Appraisal
	Tax Depreciation Estimate
	Units 1 - 10 Floorplate
Click here for more info	








Project Downloads	
	Aerial Map
	Amenities Map
	Location Map
	Body Corp Fees
Click here for more info	

Area Downloads	
	Sunshine Coast Major Projects Plan - 08/11/2016 12:17 pm
	CoreLogic - Statistics Report (Apr-21) - 07/04/2021 1:43 am
	CoreLogic - Suburb Report (Apr-21) - 07/04/2021 1:45 am
	SQM Postcode Snapshot Report (Apr-21) - 28/04/2021 6:00 pm
	ASPIRE Research Document - 13/01/2021 7:16 pm
Click here for more info	

Region - State - Australia Downloads	
	KPMG Report Imagining the Sunshine Coast in 2040 - 04/10/2019 2:59 pm
	Sunshine Coast 2016 Census Infographic.pdf - 25/11/2020 1:05 pm
	Housing Benchmark 2017 Infographic.pdf - 25/11/2020 1:19 pm
	QLD Major Infrastructure Projects Report - Feb 19
	ATO Rental Properties Guide 2020
	CoreLogic - Regional Market Update - Feb 2021
	Australian Property Buyer's Legal Guide - LawLab
Click here for more info	

EXTERNAL REFERENCE & RESEARCH LINKS

PORTAL EXTERNAL LINKS

External Reference Links	
	Wikipedia
	2016 Census QuickStats
	Community Profile
	Brisbane City Council
	Underground Bus and Train Tunnel
	Brisbane Airport Expansion
	Kurilpa Riverfront Renewal
	Brisbane property market update - January 2021
Click here for more info	

Area Info	
Median House Price	\$535,000
Weekly Median Advertised Rent	430
Total Population	10298
Median Age	33
No. Private Dwellings	3695
Weekly Median Household Income	1237
Approx time to CBD	79
Approx Distance to CBD	84
Click here for more info	

Lot 3 (405 & 406), 9 Courage Street, Sippy Downs, QLD
Fred Smith & Jane Smith



PROPERTY PURCHASE PRICE	\$691,000
INITIAL CASH / EQUITY INVESTMENT	\$100,000
PURCHASE COSTS ESTIMATE	\$28,489
INITIAL LOAN AMOUNT	\$620,179
GROSS RENTAL YIELD YR 1	5.79%
RENTAL VACANCY EST (DAYS PA)	7.3
WEEKLY AFTER TAX CASH FLOW YR 1	\$143
WEEKLY GROSS RENT YEAR 1	\$770

DATE CREATED: 04-MAY-2021 INVESTMENT PROPERTY PROJECTIONS OVER 20 YEARS

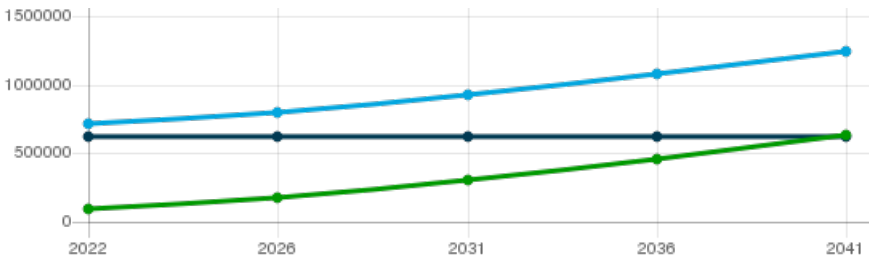
	Year 1 (2022)	Year 5 (2026)	Year 10 (2031)	Year 15 (2036)	Year 20 (2041)
WEEKLY CASH FLOW (AFTER-TAX)	\$143	\$149	\$160	\$196	\$206
PROPERTY VALUE	\$711,730	\$801,058	\$928,646	\$1,077,000	\$1,248,000
CAPITAL GROWTH	\$20,730	\$110,058	\$237,646	\$386,000	\$557,000
EQUITY	\$91,551	\$180,879	\$308,467	\$456,376	\$627,844
DEBT	\$620,179	\$620,179	\$620,179	\$620,179	\$620,179
CAPITAL GROWTH	3.00%	3.00%	3.00%	3.00%	3.00%
INFLATION (CPI)	1.50%	1.50%	1.50%	1.50%	1.50%
GROSS RENT (PA)	\$39,239	\$41,647	\$44,866	\$48,333	\$52,068
RENTAL EXPENSE (PA)	\$13,656	\$14,494	\$15,614	\$16,821	\$18,121
LOAN REPAYMENTS (PA)	\$21,706	\$21,706	\$21,706	\$21,706	\$21,706
BANK INTEREST (PA)	\$21,706	\$21,706	\$21,706	\$21,706	\$21,706
DEPRECIATION DEDUCTION	\$12,513	\$10,510	\$9,261	\$10,668	\$8,639
OTHER DEDUCTIONS	\$138	\$138			
TOTAL DEDUCTIONS	\$48,013	\$46,848	\$46,580	\$49,194	\$48,465
TAX CREDIT (JOINT)	\$3,553	\$2,314	\$763	\$384	\$-1,550
PRE TAX CASHFLOW (PA)	\$3,877	\$5,447	\$7,546	\$9,806	\$12,241
AFTER-TAX CASH FLOW (PA)	\$7,430	\$7,761	\$8,309	\$10,190	\$10,692

WHO PAYS YEAR 1



TENANT	\$39,239
ATO	\$3,553
YOU	POSITIVE CASH FLOW + \$7,430

PROJECTED ASSET PERFORMANCE



Property Value	\$711,730	\$801,058	\$928,646	\$1,077,000	\$1,248,000
Equity	\$91,551	\$180,879	\$308,467	\$456,376	\$627,844
Debt	\$620,179	\$620,179	\$620,179	\$620,179	\$620,179

SUMMARY

Analysis based on interest only and \$100,000 deposit

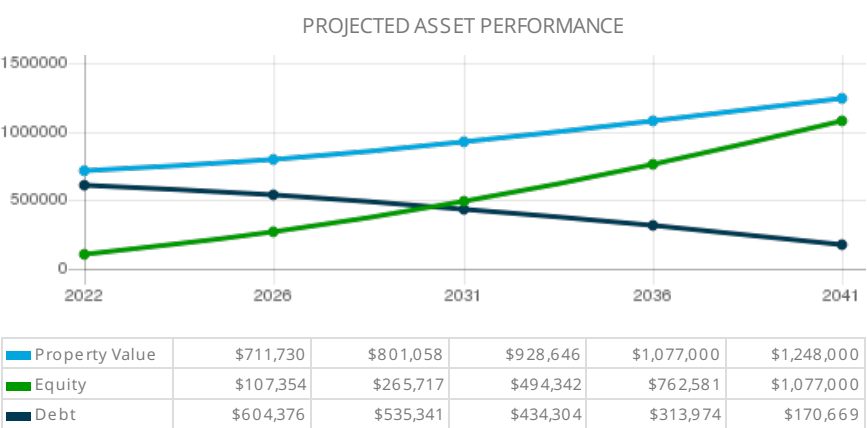
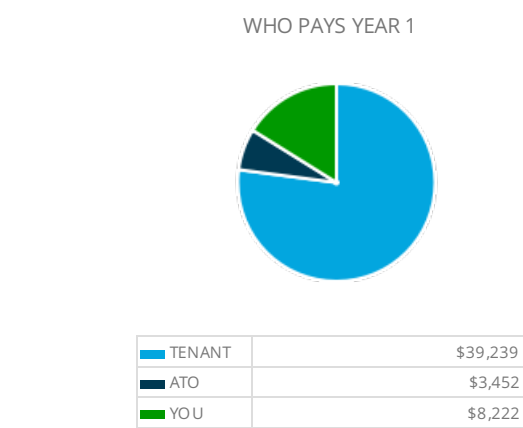
PROJECT ASSUMPTIONS											
KEY ASSUMPTIONS		PURCHASE COSTS		LOAN COSTS		RENTAL COSTS				INCOME	
PURCHASE PRICE	\$691,000	LAND PRICE	N/A	INTEREST RATE YR 1	3.50%	PROPERTY MANAGER	8.80%	MISC ADMIN	\$100	INVESTOR TYPE	
INITIAL INVESTMENT	\$100,000	BUILD PRICE	N/A	LOAN AMOUNT	\$620,179	LETTING FEE	\$770	OTHER EXPENSES	\$150	TAX CREDIT (JOINT)	
RENT PER WEEK YEAR 1	\$770	HOLDING COSTS	\$0	LOAN TYPE	I/O	RATES (ALL)	\$1,650	RENTAL EXPENSE %	34.11%	TOTAL INCOME	\$280,000
CAPITAL GROWTH RATE	3.00%	CONTRACT TYPE	1 PART	LOAN TERM (YEARS)	N/A	INSURANCE LANDLORD	\$320	DEPRECIATION ESTIMATE		CLIENT 1 INCOME	\$180,000
INFLATION RATE (CPI)	1.50%	STAMP DUTY EST	\$24,120	MONTHLY PMT YR 1	\$1,809	INSURANCE BUILDING	\$0	CAPITAL ALLOWANCE	2.50%	% OWNERSHIP	50.00%
RENTAL VACANCY %	2.00%	TITLE TRANSFER EST	\$2,119	TOTAL SETUP COSTS	\$690	BODY CORP/STRATA	\$6,863	BUILDING COST	\$345,500	CLIENT 2 INCOME	\$100,000
TAXABLE INCOME	\$280,000	LEGAL & ADJUSTMENT	\$2,000	SETUP FEES	\$195	REPAIRS/MAINTENANCE	\$250	GENERAL FITTINGS	\$15,000	% OWNERSHIP	50.00%
PURCHASE STATE	QLD	OTHER MISC COSTS	\$250	LENDER FEES	\$495	SMOKE ALARM	\$100	LOW-VALUE POOL	\$10,000	TAX CREDIT EST YR 1	\$3,553

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PROPERTY PURCHASE PRICE	\$691,000
INITIAL CASH / EQUITY INVESTMENT	\$100,000
PURCHASE COSTS ESTIMATE	\$28,489
INITIAL LOAN AMOUNT	\$620,179
GROSS RENTAL YIELD YR 1	5.79%
RENTAL VACANCY EST (DAYS PA)	7.3
WEEKLY AFTER TAX CASH FLOW YR 1	-\$158
WEEKLY GROSS RENT YEAR 1	\$770

DATE CREATED: 04-MAY-2021		INVESTMENT PROPERTY PROJECTIONS OVER 20 YEARS			
	Year 1 (2022)	Year 5 (2026)	Year 10 (2031)	Year 15 (2036)	Year 20 (2041)
WEEKLY CASH FLOW (AFTER-TAX)	(158)	(172)	(191)	(190)	(219)
PROPERTY VALUE	\$711,730	\$801,058	\$928,646	\$1,077,000	\$1,248,000
CAPITAL GROWTH	\$20,730	\$110,058	\$237,646	\$386,000	\$557,000
EQUITY	\$107,354	\$265,717	\$494,342	\$762,581	\$1,077,000
DEBT	\$604,376	\$535,341	\$434,304	\$313,974	\$170,669
CAPITAL GROWTH	3.00%	3.00%	3.00%	3.00%	3.00%
INFLATION (CPI)	1.50%	1.50%	1.50%	1.50%	1.50%
GROSS RENT (PA)	\$39,239	\$41,647	\$44,866	\$48,333	\$52,068
RENTAL EXPENSE (PA)	\$13,656	\$14,494	\$15,614	\$16,821	\$18,121
LOAN REPAYMENTS (PA)	\$37,257	\$37,257	\$37,257	\$37,257	\$37,258
BANK INTEREST (PA)	\$21,454	\$19,083	\$15,613	\$11,480	\$6,559
DEPRECIATION DEDUCTION	\$12,513	\$10,510	\$9,261	\$10,668	\$8,639
OTHER DEDUCTIONS	\$138	\$138			
TOTAL DEDUCTIONS	\$47,761	\$44,225	\$40,487	\$38,968	\$33,317
TAX CREDIT (JOINT)	\$3,452	\$1,146	\$-1,949	\$-4,111	\$-8,064
PRE TAX CASHFLOW (PA)	\$-11,674	\$-10,104	\$-8,005	\$-5,745	\$-3,311
AFTER-TAX CASH FLOW (PA)	\$-8,222	\$-8,958	\$-9,954	\$-9,856	\$-11,373



SUMMARY											
Analysis based on principal and interest over 25 years and \$100,000 deposit											
PROJECT ASSUMPTIONS											
KEY ASSUMPTIONS		PURCHASE COSTS		LOAN COSTS		RENTAL COSTS				INCOME	
PURCHASE PRICE	\$691,000	LAND PRICE	N/A	INTEREST RATE YR 1	3.50%	PROPERTY MANAGER	8.80%	MISC ADMIN	\$100	INVESTOR TYPE	
INITIAL INVESTMENT	\$100,000	BUILD PRICE	N/A	LOAN AMOUNT	\$620,179	LETTING FEE	\$770	OTHER EXPENSES	\$150	TAX CREDIT (JOINT)	
RENT PER WEEK YEAR 1	\$770	HOLDING COSTS	\$0	LOAN TYPE	P & I	RATES (ALL)	\$1,650	RENTAL EXPENSE %	34.11%	TOTAL INCOME	\$280,000
CAPITAL GROWTH RATE	3.00%	CONTRACT TYPE	1 PART	LOAN TERM (YEARS)	25	INSURANCE LANDLORD	\$320	DEPRECIATION ESTIMATE		CLIENT 1 INCOME	\$180,000
INFLATION RATE (CPI)	1.50%	STAMP DUTY EST	\$24,120	MONTHLY PMT YR1	\$3,105	INSURANCE BUILDING	\$0	CAPITAL ALLOWANCE	2.50%	% OWNERSHIP	50.00%
RENTAL VACANCY %	2.00%	TITLE TRANSFER EST	\$2,119	TOTAL SETUP COSTS	\$690	BODY CORP/STRATA	\$6,863	BUILDING COST	\$345,500	CLIENT 2 INCOME	\$100,000
TAXABLE INCOME	\$280,000	LEGAL & ADJUSTMENT	\$2,000	SETUP FEES	\$195	REPAIRS/MAINTENANCE	\$250	GENERAL FITTINGS	\$15,000	% OWNERSHIP	50.00%
PURCHASE STATE	QLD	OTHER MISC COSTS	\$250	LENDER FEES	\$495	S MOKE ALARM	\$100	LOW-VALUE POOL	\$10,000	TAX CREDIT EST YR 1	\$3,452

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PROPERTY SHORTLIST

PREPARED FOR

Fred Smith & Jane Smith

Date: 04/05/2021



CREATED BY

Richard Crabb

ASPIRE PROPERTY ADVISOR NETWORK

Managing Director

QPIA® - Qualified Property Investment Advisor | Dip Financial Planning | LREA: VIC: 082760L - SA: RLA 292544 - QLD: 3579879 | PIPA Board Member

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