Andrew

TV PROPERTY GURU

What is the worst property advice you have received?

A phrase that people have tried to influence me with is that real estate equals guaranteed capital growth. However, it is not possible to truly guarantee anything in a free market.

What is the best property advice you have received?

An experienced building surveyor and valuer taught me this in my early years and it's helped me so much over the years, "valuation is an art NOT a science" and I've acted on that and used it on thousands of occasions.

What is the funniest thing you have encountered at a home open?

In the master bedroom, prospective buyers always look in the robes. On this one occasion a buyer slid open the door of a built-in robe only to be almost buried in toys, a large inflatable item, partly clothed and videos which had been clearly precariously thrown inside in a hurry. All of the items followed a theme and could be bought online and in shops with darkened windows, or so I'm told.

What's hot in property?

In no particular order - wallpaper, the big kitchen island, non-bland and personalised spaces, fireplaces and ecofriendly features.

Andrew Winter is a real estate

consumer champion and the host of Selling Houses Australia on The LifeStyle Channel. See him live at our free Realestate Masterclass at Event Cinemas, Innaloo on Monday, November 5. To register go to:

www.realestate masterclass. com.au.

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What is the worst property advice you have been given?

I don't listen to anyone's advice; I always do my own research.

What is the best property advice you have been given?

Worst house, best street, elevated site and close to parks. If you can achieve this then the real-estate gods will shine down upon you when you sell.

What is the funniest thing you have encountered at a home open?

The best was when the owner's son

lerry Redman **HOUSING MINISTER**

What is the best property advice you've been given? Buy property.

What is the worst property advice you've been given? A decade ago: Don't buy a house in

Karratha or Port Hedland.

What's the funniest thing you've seen at a home open?

Been to about two home opens in my life. Didn't get excited at either one!

What's hot in property now?

With interest rates coming down, any long-term investment in property is a good thing. I am encouraging my kids to get into the market as soon as possible. They are 24 and 25 years old and just new into the workforce. Time is on their side, so any entry point is a good one.

unbeknown to the owner or I, was still in bed during the home open with his girlfriend and having a great old time. The buyers who opened the door to that bedroom, I'm sure, are still laughing. The home open was a riot with laughter and sold that afternoon. It must have been because of the loving vibes.

What's hot in property?

Either architectural homes with significant interest or land value homes around Nedlands or Dalkeith suited to future redevelopment.



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4 steps to save for your first home

Clive van Horen Commonwealth Bank General Manager Home Loans

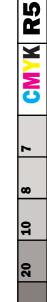
Buying your first home might seem like an impossible dream, but it can be done. All you need is a plan. Here are four steps you can take to turn your dream into reality.

- 1. Make a plan. Sort out how much you need for a deposit. Typically, the deposit is 5 per cent of the purchase price, plus you will need a little extra to cover additional costs such as lawyer's fees and building and pest reports.
- 2. Redirect your spending. Saving for a deposit usually means you'll need to take a good look at what you spend your money on now and make some adjustments.
- 3. Save as much as you can. It's worth saving as much as you can to reduce the amount you'll pay in repayments when you do buy a place. Saving a \$40,000 deposit instead of \$20,000 will help reduce your repayments and save you money on costs such as lenders' mortgage insurance.
- 4. Take advantage of government incentives. Research government incentives for first home buyers, such as stamp duty exemptions or up-front grants for established or new property. Check the rules because they differ from state to state. Once you've estimated any additional costs or rebates you can include this in your plan too. Just keep an eye on the rules as they can change from time to time.



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EVENT DETAILS

Monday 5 November 2012

6pm - 8.30pm (arrive from 5.30pm)

Event Cinemas 57 Liege Street Innaloo

FREE ENTRY! Registration is essential. Register now at realestatemasterclass.com.au



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