

Empire...

Starting a Property Portfolio

Our end-to-end service helps you
build long term wealth effortlessly.

personal property portfolio specialists



YOUR FUTURE IN PROPERTY STARTS HERE

PROPERTY INVESTMENT IS AN IMPORTANT PART OF A WEALTH CREATION PLAN. OUR AIM AT EMPIRE IS TO HELP YOU BUILD A PERSONAL PROPERTY PORTFOLIO OF SEVERAL INVESTMENT PROPERTIES, AND TO DO SO EFFORTLESSLY AND PROFITABLY. EMPIRE IS NOT A FINANCIAL PLANNER, A HOME LENDER OR A REAL ESTATE AGENCY - OUR ONLY BUSINESS IS TO HELP OUR CLIENTS BUILD WEALTH THROUGH PROPERTY. WE OFFER AN END-TO-END SERVICE, DIVIDED INTO FOUR STAGES:

/ **ENGAGE** / **LOCATE** / **NEGOTIATE** / **RENOVATE** /

1

ENGAGE

This is the only stage of the property investment process where you need to be actively involved. After this point, we take care of everything else and your involvement can be limited to phone and email, if that's all you require. You can of course remain more involved if you wish. At the Engage stage we discuss your investment and lifestyle goals to determine the type of Personal Property Portfolio

strategy that's right for you. We also need to line up the third parties who will be involved in the buying process: financier, accountant, lawyer, valuer and inspectors. Empire can introduce you to experts in each of these fields unless you have existing contacts you prefer to use. Either way is fine with us.

AT THE END OF THIS STAGE
YOU WILL HAVE:

- \ **your Personal Property Portfolio strategy**
- \ **reviewed the strategy with your accountant**
- \ **finance approval from your chosen bank or broker**
- \ **a solicitor arranged for contract reviews**
- \ **a valuer for independent confirmation**
- \ **a building and strata inspector**

**NOW YOU'RE READY FOR EMPIRE TO START
LOOKING FOR INVESTMENT PROPERTIES FOR YOU**

TEAMWORK

To turn a transaction as time-consuming and complex as buying and renovating an investment property into a painless exercise (for you, at any rate!) requires the skills of several experts. It would take you a long time to find each of these people and co-ordinate their activities, but Empire has them all lined up and will manage them for you.

WHO'S INVOLVED AT THE ENGAGE STAGE?

Empire consultant
Valuer

Bank / Mortgage Broker
Solicitor

Strata Inspector
Building & Pest Inspector

Financial Planner
Property Manager

Project Manager
Tradespeople

Builder
Accountant

LOCATE

2

Some properties make better investments than others. The goal is to get the right price for the right property, not just the lowest price on any property. To achieve this goal, you need an accurate assessment of the market value and rentable potential for each property and that's exactly what we provide. To find the property that meets your strategic portfolio need, whether it's your first property or your twenty-first, Empire puts a team of industry professionals at your disposal. We

are in the property market 24/7, constantly reviewing investment opportunities for our clients. We have access to the latest demographic trends and property price movements in your selected location areas and we are skilled in interpreting this data correctly. We review the market both at macro and micro level. Up to 40% of properties sold are not advertised to the public as some sellers require a quick sale or do not want the expense and inconvenience

of going through a lengthy auction process. Real estate agents often prefer dealing directly with companies such as Empire as they know that we represent serious buyers who can make a quick decision for the right opportunity. When we find potential properties for you, you are welcome to view them yourself, or remain dispassionate and let Empire make an objective recommendation of a suitable property, with your inspectors backing up that decision.

**AT THE END OF THIS STAGE
YOU WILL HAVE:**

- \ **discussed suitable properties the Empire team**
- \ **a selection of properties that meet your criteria**
- \ **received summaries of properties from the Empire team**
- \ **the opportunity to inspect the properties yourself**
- \ **inspection and approval from independent professionals**

**NOW LET EMPIRE SECURE YOUR CHOSEN
PROPERTY ON THE MOST FAVOURABLE TERMS**

WHO'S INVOLVED AT THE LOCATE STAGE?

Empire consultant
Valuer

Bank / Mortgage Broker
Solicitor

Strata Inspector
Building & Pest Inspector

Financial Planner
Property Manager

Project Manager
Tradespeople

Builder
Accountant

3

NEGOTIATE

You may be surprised how much room there is to negotiate in property investment. If you conduct matters firmly but fairly you can get a great outcome. Empire will negotiate several buying factors on your behalf, price being just one of them. In many cases we can secure a property prior to auction, because the vendors know we have a client standing by with finance approved, so they can avoid the potential cost and trauma

of a drawn out settlement. The most important factor in negotiation is that we are aiming to secure the right property for your strategy. It isn't worth squeezing a seller too hard if in doing so we run the risk of losing the property. For the right property, the potential upside gain will outweigh any small concession in price. We will also help you gain fast access to the property to prepare it for new tenants.

TENANTING AND ONGOING PROPERTY MANAGEMENT

Empire will find the most suitable property manager for your area. As several Empire clients may already be using the same manager, we can negotiate favourable terms. They will be keen to ensure your property is well tenanted straight away at the highest possible rent.

AT THE END OF THIS STAGE
YOU WILL HAVE:

- \ an investment property!
- \ contracts checked, agreed and signed
- \ a reliable manager for your property
- \ a tenant for your property and a rental agreement

NOW YOU MAY WISH TO RENOVATE TO INCREASE CAPITAL VALUE AND RENTAL YIELD

WHO'S INVOLVED AT THE NEGOTIATE STAGE?

Empire consultant
Valuer

Bank / Mortgage Broker
Solicitor

Strata Inspector
Building & Pest Inspector

Financial Planner
Property Manager

Project Manager
Tradespeople

Builder
Accountant

RENOVATE

4

It's rare to find a property, unless it's new, that wouldn't benefit from some careful renovation. Doing the right work in the right way will add value to your investment and increase its rentable potential at the same time. Obviously it's convenient to renovate before you tenant the property providing you can afford to do so. As with property selection

and purchase, renovation requires a detached view to make the right decisions. After all, it's unlikely you'll be living in this property yourself. As Empire commissions millions of dollars of renovation work per year, we have fast access to skilled, competitively priced, licensed tradespeople who will do the job right first time. We can line up each

trade to come in as soon as the previous works complete - if you've renovated before you'll know one of the main drags in time is waiting for tradesmen to start rather than to finish. In fact our tradespeople will guarantee to finish on time, or they'll pay you the lost rent. They will also warrant any work they do for 12 months.



Work done - Render, strata, kitchens, bathrooms, gardens, balconies, extra bedrooms
Money Spent - \$600,000
Time spent - 4 months
Capital growth - \$1.3m



Work done - kitchen, bathroom, built ins, wall removal, blinds, carpets
Money Spent - \$50k
Time spent - 4 weeks
Capital growth - \$100k



BEFORE

AFTER

AT THE END OF THIS STAGE
YOU WILL HAVE:

- \ had discussions with Empire about renovation options
- \ approved estimates with no hidden surprises
- \ a carefully-renovated investment property
- \ generated capital and rental uplift
- \ not had to lift a finger yourself!

**NOW YOU SHOULD START PLANNING FOR THE
NEXT PROPERTY IN YOUR EMPIRE**

WHO'S INVOLVED AT THE RENOVATE STAGE?

Empire consultant
Valuer

Bank / Mortgage Broker
Solicitor

Strata Inspector
Building & Pest Inspector

Financial Planner
Property Manager

Project Manager
Tradespeople

Builder
Accountant

FEE STRUCTURE

Empire fees are a reflection of the time required and level of expertise needed to complete each stage of the process. We work solely with you, the buyer, and do not accept commissions from any party involved with selling property. The fees below apply for properties up to \$750,000. For properties over this \$750,000, it will be 2% + GST. Fee structure from 1st January 2010.

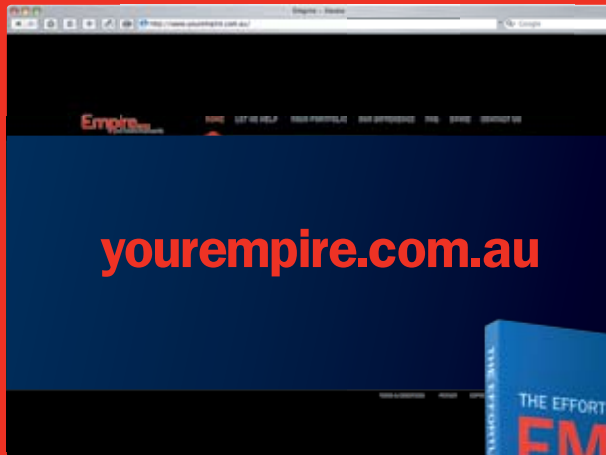
Initial appointment	Free
Engage / Locate / Negotiate	\$7,500 + gst (this fee is refunded if you do not complete on a property)
On completion of purchase	\$7,500 + gst
Renovation	15% management fee on the cost of all works + gst

TO BECOME AN EMPIRE CLIENT, PLEASE COMPLETE AND RETURN THE CLIENT AUTHORITY FORM ACCOMPANYING THIS BROCHURE.

NO PURCHASE, NO FEE GUARANTEE

We want you to be completely satisfied with Empire at each and every stage, which is why we have a no purchase, no fee guarantee. This means if you choose not to progress or complete on a property for any reason, the initial fees you've paid will be refunded.

YOUREMPIRE.COM.AU



Our website has more information to help you decide whether a Personal Property Portfolio is right for your future wealth creation needs.

EXPLORE YOUR PORTFOLIO ONLINE

Try before you buy with Empire's interactive Portfolio Modeller. This online tool allows you to adjust a number of property investment variables to create potential scenarios of your future property wealth.



FREE BOOK (RRP \$49.95)

Read more about the Empire approach to property investment, including:

- Why property is such a good way to build and hold wealth
- The portfolio approach to property investment
- The numbers and why most people get them wrong
- The best way to make money is to spend money – wisely
- The cost of doing nothing could be the biggest cost of all
- How to get started on your own empire – effortlessly

To request a copy of this book visit: yourempire.com.au



If you want to work less and live more, your future in property starts here. Empire can help you build wealth through property, not just a single investment unit, but a carefully planned Personal Property Portfolio. And you can do it without increasing your salary or sacrificing your lifestyle. We're specialists in this area, not real estate agents, home lenders or financial planners. Our end-to-end service finds, buys and renovates each property to build your empire and give you the lifestyle you want.

telephone

02 9994 8944

web

yourempire.com.au

email

info@yourempire.com.au

office

Level 14
309 Kent St
Sydney NSW 2000

mailing address

PO Box N64
Grosvenor Place PO
NSW 1220

