

Cardow & Partners

PROPERTY

Lenders Mortgage Insurance (LMI)

As a general rule, banks only lend up to around 80% of the property's value (when finalizing the loan, your bank will have the property valued by a certified property valuer). However, some banks will allow you to borrow greater than 80% of the property's value if you take out LMI. This is a one-off payment added to your home loan and used by banks to reduce their risk of loss should you default on your loan. While LMI allows you to purchase a property with a smaller deposit, it does increase your overall loan. Before signing a mortgage contract with LMI, understand how much you are being charged for LMI. You also need to make sure you can afford the repayments on the larger loan.

[Click here for more information on this service from Fair Trading](#)

Upcoming Events

NSW OzTag Junior State Cup

Friday 10th Feb - 12th Feb
C.E.X Coffs International Stadium

Summer Sessions Mini Festival

Sunday 19th of February
Hoey Moey

AFL Sydney Swans V North Melbourne

Sunday 19th of February
C.E.X Coffs International Stadium

Creative Mountain Art Exhibition—Dorrigo

Thursday 13th April—Saturday 23rd April
Dorrigo Community Hall

Bellingen Show

Saturday 20th May-Sunday 21st May
Bellingen Show Ground

Rental Property of the Month:

85 Rosedale Drive, Urunga



This lovely 4 Bedroom home consists of split level living. Upstairs consists of 3 bedrooms, bathroom, kitchen with dishwasher, dining and an open plan lounge and second dining area. Air Conditioner in the lounge area. Upstairs also has an option to use the front verandah or back verandah. Downstairs consists of the 4th bedroom, second bathroom and studio/office with storage, air conditioning and....

[Click here for more information on this property](#)

Recently Sold

24 Lake Court
\$510,000

5/13 Morgo Street
\$520,000

4/24 Orara Street
\$280,000

313 South Arm Road
\$475,000

16 Wollumbin Drive
\$415,000

45 Rosedale Drive
\$555,000

Feature Property



21 Newry Street, Urunga—AUCTION 'RARE VACANT TOWN CENTRE BLOCK'

Auction: Saturday 4th March 11:30am— On Site

Rare vacant town centre block! Great opportunity to secure a vacant lot right in the heart of Urunga town centre with an array of shops, cafes & clubs at your disposal. 500m to golf, crochet, squash, fishing. Take a walk along the Boardwalk to kilometres of white sandy beaches, surf, catch fish off the rocks or just enjoy the stunning views.

[MORE INFORMATION HERE](#)



Lot 1 Pilot Street, Urunga

'ONE OF THE FEW REMAINING VACANT PARCELS'

With vacant land being a shortage in Urunga, be quick to secure one of the few remaining vacant parcels of land and start enjoying the relaxed coastal lifestyle Urunga has to offer. This affordable north facing 450.8m² block presents an incredible opportunity to design & build your dream home in a

\$265,000

[MORE INFORMATION HERE](#)



8 Odalberree Drive, Urunga

'SUBSTANTIAL 5 BEDROOM BRICK HOME'

This substantial 5 bedroom brick home set in the exclusive Harmony Glen estate offers families room to move & explore the rare 4541m² block. Wake to the sound of the ocean, located just 1.1 kilometers to Hungry Head




\$849,000

[MORE INFORMATION HERE](#)



2/74 Rosedale Drive, Urunga

'AFFORDABLE VILLA HOME'

-  2 Affordable Villa Home. Looking to down size, or perhaps your first home or
-  1 investment? Then don't look past this one. Nestled within a quality estate
-  1 just minutes from Urunga's beautiful township and beaches, this spacious 2




\$310,000

[MORE INFORMATION HERE](#)



44 Rosedale Drive, Urunga

'ARCHITECT DESIGN HOME'

-  4 This architect design home with timeless style and manicured gardens cleverly
-  3 integrates indoor and outdoor spaces to provide an easy relaxed life-
-  3 style with plenty of sunny outdoor decks to enjoy the sounds of the native

REDUCED \$659,000

[MORE INFORMATION HERE](#)



56 Old Pacific Highway, Raleigh

'STUNNING VIEWS'

You will never tire of the stunning views overlooking the beautiful Bellinger River and out to the Dorrigo mountains from this large 1012m² deep absolute waterfront property. Cleverly designed to take full advantage of the extensive views, this quality family home offers a large covered balcony which is ideal for entertaining

\$650,000

[MORE INFORMATION HERE](#)

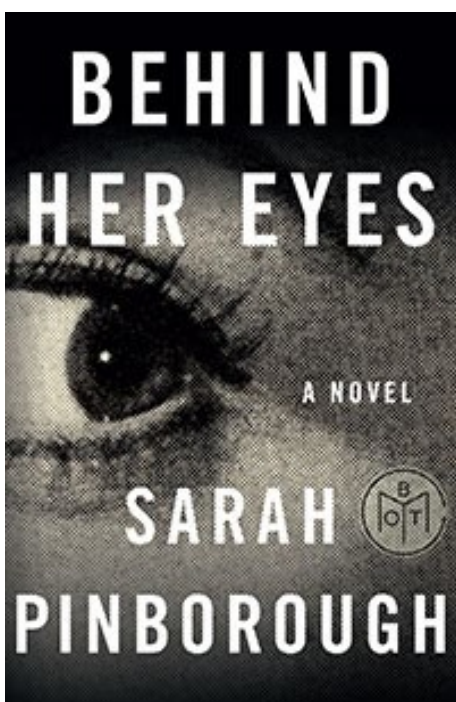
Recipe of the month: [Gnocchi Boscaiola](#)



1 tablespoon extra virgin olive oil
150g button mushrooms, thinly sliced
4 middle bacon rashers, trimmed, thinly sliced
2 garlic cloves, crushed
300ml light thickened cream for cooking
1 cup frozen baby peas
100g baby spinach
500g packet potato gnocchi
1/3 cup grated parmesan
2 tablespoons chipped fresh flat parsley leaves

[Click here to see the full recipe](#)

Book of the month: [Behind Her Eyes](#)



Louise is a single mom, a secretary, stuck in a modern-day rut. On a rare night out, she meets a man in a bar and sparks fly. Though he leaves after they kiss, she's thrilled she finally connected with someone. When Louise arrives at work on Monday, she meets her new boss, David. The man from the bar. The very married man from the bar...who says the kiss was a terrible mistake, but who still can't keep his eyes off Louise. And then Louise bumps into Adele, who's new to town and in need of a friend. But she also just happens to be married to David. And if you think you know where this story is going, think again, because *Behind Her Eyes* is like no other book you've read before. David and Adele look like the picture-perfect husband and wife. But then why is David so controlling? And why is Adele so scared of him? As Louise is drawn into David and Adele's orbit, she uncovers more puzzling questions than answers. The only thing that is crystal clear is that

[Click here for more information on this book](#)

Movie of the month: [John Wick: Chapter 2 \(2017\)](#)



Keanu Reeves returns to dispatch of more baddies in both stylish and gruesome ways. *John Wick* had everything I wanted in an action movie: wide-frame, super intricate, non-stop to the point of fatigue action and fantastical world-building. *John Wick: Chapter 2* looks to double down on the goodness of the first, giving us an expanded look inside the underworld of assassins that Wick exists in, and a promise of bigger and crazier stunts and fight scenes. Bonus for the the Neo/Morpheus reunion with Laurence Fishburne appearing as the mysterious Bowery King. I'm looking forward to seeing this one on the biggest screen possible. - Vanessa

[Click here for the official movie website](#)