

ISSUE 589 SATURDAY 16th Octobe



Welcome

To Our Refreshing Boutique Agency

Crown Property Group Australia, situated at Shop 2,46 Slade Road Bardwell Park. Our boutique agency is known for its natural flair for developing imaginative marketing campaigns which communicate the most appealing features of their clients properties and capture the imagination of buyers.

- Unique
- Award Winning Agency
- Integrity
- Weekly Magazine

- Open Communication
- Written Guaranteed Service
- Innovative & Pro-active
- Available 7 days a week





www.crownpga.com.au







welcome

ISSUE 589 Saturday 16th October 2021

Covid-19, otherwise known as Coronavirus, has impacted the way we live. The issues surrounding the impact of this virus are evolving on a day-to-day basis. Yes, things will change but we will continue to evolve with these new challenges.

As a community member we have taken extra precautionary measures within our office to ensure safety of our employees, consultants, contractors and any visiting patrons. We are currently working from home but are still here to assist.

At Crown Property Group Australia, we are thinking of all of those impacted by the COVID-19 pandemic, and we appreciate the healthcare workers, local communities, and governments around the world who are on the front line working to contain this virus.

Whether it is buying, selling, leasing or property management, our entire team are still here to assist you, and we look forward to continuing to help make your property dreams come true.

Kind Regards,

Zóran Veleski CEO



8:45 am — 5:15 pm 8:45 am — 4:00 pm By Appointment



Front Cover: Feature Property 61 Dowling St Bardwell Valley

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Zoran Veleski 0411 350 999 (24/7) Corporate Office:

Shop 2/46 Slade Road, BARDWELL PARK Toll Free Number: **1800 70 70 88** Facsimile: 02 8004 3464 Email: enquiries@crownpga.com.au Web: www.crownpga.com.au

An integral member of the Real Estate Institute of NSW, REI Accredited in residential property, member of the residential sales chapter & award winning agent of most prestigious awards in the industry. Crown Property Group Australia is keen to ensure that the end product we all deliver is of the highest standard.



14 registration of purchaser's interest

15 mortgage calculator

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ADVERTISING ENQUIRIES

Zoran Veleski zoran@crownpga.com.au

GENERAL ENQUIRIES

Feedback or ideas for the magazine enquiries@crownpga.com.au

Disclaimer: All information contained herein is gathered from sources we believe to be reliable, However we cannot guarantee its accuracy and any persons should rely on their enquiries. Dimensions are approximate.

Granny flat tax exemption: What you need to know



To add to its attraction as an investment, the Treasury recently announced a capital gains tax (CGT) exemption on Granny Flats from July 2021. Here's everything you need to know about the new tax breaks and how to go about adding a granny flat to your property.

Granny flat advantages bring popularity boom

The State of NSW, in particular, is a granny flat haven, having one of the highest numbers of granny flats in the country, thanks to the granny flat-friendly NSW planning legislation. There are several other reasons for the surge in popularity of granny flats, including:

- It meets the growing demand for affordable housing for the elderly.
- It provides a good-sized home for individuals who live independently, where a large family home is unnecessary, but they don't want to live in a flat or apartment.
- It generates additional income for homeowners who have space at their existing property to build one.
- It densifies existing communities, enabling growing populations to use existing infrastructure, saving the need to build new roads, transport and services.
- It provides a preferable alternative to aged care or nursing homes for elderly relatives which is all the more desirable during health crises like the COVID-19 pandemic.
- Many properties are on large plots, with unused space that can accommodate a granny flat.

Many communities on the Central Coast including the Newcastle,

COVID-19 safe haven for grandparents

The arrival of the COVID-19 pandemic and its impact on the elderly, especially those in aged care centres and nursing homes, has seen an increase in demand for granny flats. They're an excellent solution for families wanting to keep their older family members close at the same time as affording them some independence.

Families have become reluctant to place senior family members in aged care facilities due to the risk of communal transmission of the COVID-19 virus. In some cases, due to restricted or even cancelled visitation to nursing homes and aged care facilities, families have chosen to house and care for elderly relatives in their own home or a granny flat attached to it."

Capital gains tax exemption on granny flats

Previously, one of the downsides to building a granny flat on an existing property was that it could see the family home lose its exemption from capital gains tax if it sold.

The Treasury announced a CGT exemption on granny flats in the federal budget due to start in July 2021. The exemption will help many families provide safe accommodation for senior or disabled family members, which is incredibly beneficial in these difficult pandemic times. To benefit from the exemption, you need to have an agreement for a family member/s to reside in the granny flat as it does not apply to commercial or private rental purposes.

Commonly asked questions about granny flats and taxes

Q: Is there a granny flat tax deduction?

A: There will be depreciation benefits at tax time, including portions of land rates, borrowing costs and utilities.

Q: Does a granny flat add value to an existing property?

A: In most cases, yes. A granny flat will add up to 30% value to a property. It can depend on its size, purpose and location. Granny flats are more popular in some areas than others. If used as a rental, the potential income can increase value, but keep in mind that income may be taxed.

Lake Macquarie and Hunter regions, are popular with older generations looking to escape the city in their retirement. With continually rising house prices in these areas, granny flats are a popular and affordable alternative to a large family home.

Whether renting from an existing homeowner who has added a granny flat as an investment to generate additional income, or building a granny flat on their property so that they can downsize in their backyard, granny flat living has become increasingly common among seniors.

Those who downsize by moving into a granny flat on their existing property have the added benefit of renting out the main house for additional income.

Q: Is there CGT on granny flats?

A: Normally, yes. Having a granny flat on your property means you will pay CGT. If used to house elderly family members, the new granny flat tax exemption will be a bonus.

Q: Can I build a granny flat in my backyard?

A: Yes, you can build a granny flat in your backyard provided your property meets council requirements. Your block must be a minimum of 450 sqm and have a width of 12 metres at the building line of the existing house.

Q: What is the maximum size allowed for a granny flat in NSW? A: 60 sqm is the maximum size of the granny flat you can build in NSW.

Open for Inspection Tuesday 12th October 2021								
 apartment house townhouse/villa duplex/semi/terrrace land commercial business 								
SELLING NOW								
Suburb	Address	Bed	Bath	WC	Car	Legend	Price Guide	By Appointment
Bardwell Valley	61 Dowling Street	4-5	4	4	2 — 6	•		•

LEASING NOW



BARDWELL Park 9 Hartill-law Avenue **Rent:** \$500p/w gst inclusive **Open For Inspection: PROMINENT LOCATION - 29SQM**

Property: Shop & Retail By Appointment

Available Now

Located in the heart of Hartill - Law Ave Bardwell Park business district, set amongst restaurants and cafes and conveniently located close to public transport & Bardwell Park railway station This modern, shop offers: Large open windows facing Hartill - Law Ave, offering unlimited signage opportunities: Modern & high passing traffic in the heart of Hartill - Law Ave. Suitable uses office, music studio, accounts, solicitor, architects, beauty salon & more!



BANKSIA 33/26 Wolli Creek Road **Rent:** \$410p/w **Property:** Apartment By Appointment Only Open For Inspection: FULLY RENOVATED & VERY CONVENIENT TO ALL AMENETIES

Available Now

This two-bedroom apartment located in an ideal location being close to transport, schools, and local shops. Within easy reach of the Sydney CBD, beaches, and the best of the Sydney's city fringe. In a solid, well-maintained block opposite leafy Gardiner Park. The apartment is just 650 metres from Banksia Railway Station, offering a city commute under 20 minutes. It's also a short drive from the attractions of King Street Newtown, and a few minutes from Lady Robinson's Beach, Brighton Le Sands. Fully renovated apartment offering a sizeable open plan living space, opening onto a private balcony with tranquil treetop views. Freshly painted with new floor covering, Built ins, modern kitchen and bathroom with bathtub. Split system air conditioning and LUG. You must see this property!



BEXLEY NORTH 71 New Illawarra Road Rent: \$500p/w **Property:** House **Open For Inspection:** By Appointment Only HOUSE FOR STORAGE PURPOSE ONLY !!



Art Deco home with an easy stroll to Bexley North Shopping Village, Railway station, school and transport. House suitable for storage purposes only. Short term lease available..



EARLWOOD 538a Homer Street **Rent:** \$375p/w Property: Studio By Appointment Only **Open For Inspection:** Available: Now SELF CONTAINED (PARTLY FURNÍSHED) OWN SECURE COURTYARD & SMALL PET ALLOWED As new contemporary design studio Walk to public transport, 412 Bus service (Campsie, Earlwood, Newtown, RPA Hospital & City), schools and Bexley North Railway station, moments' drive to Earlwood shopping village. Freshly painted, Senior wood flooring, modern polyurethane kitchen with gas cooking, vogue designer bathroom, own tranquil private secure fully fenced paved & pebble create courtyard. Portable wardrobe, remote control ceiling fans. Beko washing machine & dryer, microwave oven, refrigerator. TV connected to free to air digital channels, Rinnai gas hot water system. Dux split system air conditioner. Fusion four-seater dining table.





SANS SOUCI 18/138-140 Chuter Avenue **Rent:** \$425p/w Property: Apartment By Appointment Only Open For Inspection: STONE THROWS TO BEACH - PRIME LOCATION

Available: Now

Ideally located to enjoy a relaxed lifestyle with every facility nearby and perfectly positioned in the heart of Ramsgate with a huge selection of shops, cafes, public transport, schools, and Lady Robinsons Beach. Featuring large combined lounge and dining, bath and separate shower, balcony, built in wardrobe, internal laundry and under cover parking. Don't miss this one!



THREE REASONS TO BUY THIS UNIQUE MASTER BUILT OASIS + SPACIOUS 1BRM RETREAT + STUDIO / OFFICE 61 Dowling Street

Style & Location: Welcome to "Casa Afortunado" this Austrian built full brick contemporary 2 – 3 level master piece, situated in a quiet sanctuary setback from street, with three separate entrances & a sun – drenched Northerly facing aspect with uninterrupted views of Illoura & Wolli reserve.

Additional Features:

- Land size approx. 740sqm, Internal space
- Formal and informal living area. Upstairs living area ideal for entertaining with double stacked doors opening up to spectacular views of the valley plus bar with kitchenet & monumental Western Red Cedar Cathedral ceilings
- Main residence 4 5 Bedroom, master with large en-suite, balcony, study & walk-in robe
- Utility room e.g. sunroom, cellar, music room which is fully insulated
- White polyurethane kitchen with 5 burner 900mm gas cooktop, Westinghouse dishwasher, glass splashback & Ceasar stone benchtop
- Newly built ceiling to floor, polyurethane wardrobes in all bedrooms and in foyer
- Internal laundry with external access, security gate & intercom
- Self-contained & spacious 1 bedroom teenagers or in-law retreat plus separate studio / office
- 8KW Solar Panels

•

VIEW:

AUCTION:

LEGEND:

AGENT:

Double garage with remote control door plus ample storage room and work bench, with additional driveway parking to accommodate 4 vehicles

HOUSE

- Conveniently located within walking distance to the train station, parks, golf club, schools & Girraween walking track
- Moments' drive to surrounding shopping centres of Earlwood, Campsie, Wolli Creek, Kingsgrove, Rockdale, Hurstville, Marrickville 20 mins drive to Sydney CBD offpeak hours

Summary: Whisper quiet setting, immaculately presented with bright, flowing interiors & a unique design. Potential rent of \$1650pw (combined, as 3 residences) STCA. The home provides accommodation for that extra-large family or in-laws could reside with you, in their own self-contained area with added bonus separate entrance. Don't miss out on this rare opportunity.



By Appointment Only

BUYERS INFORMATION

SELLING NOW: Openn Negotiation— Flexible term On line Auction

Tuesday 9th November 2021 ONLINE at 6pm, unless sold prior

OUTGOINGS: Council \$531p/q* | Water \$476p/q*

LAND SIZE: 12.19m x 60.83m = Total 739.8sqm *

* Approximately

Zoran Veleski 0411 350 999 (24 / 7) >



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61 Dowling Street, Bardwell Valley

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Sold

Your Success Is Our Success

'SACKVILLE VIEWS' UNSURPASSED PINNACLE LIVING + POTENTIAL FOR 2BRM GRANNY FLAT (STCA) 53 Sackville Street

Style & Location: Welcome to "Sackville Views", an unsurpassed pinnacle of luxury living and entertaining on the exclusive Bardwell Valley Golf course. Ensconced within an enclave of elite homes lining the pristine greens of Bardwell Valley Golf Course in Sydney's sought-after Southern suburbs. Sun drenched North Easterly rear facing aspect with uninterrupted 180 views of Sydney City skyline, manicured fairways of Bardwell Valley golf course & surrounding districts. This contemporary two story 4 - 5 -bedroom brick & tile home set in a peaceful & blue-ribbon location. High on convenience, the home is positioned close to several Train Stations, Sydney Airport, St George hospital, Silver Jubilee Park, schools, cafes & Bexley shopping village. Moments' drive to, Westfield Hurstville & Pagewood, Rockdale Plaza & Lady Robinson Beach Brighton Le Sands.

Main Rooms: Italian marble flooring downstairs, with brand new carpet in bedrooms & upstairs. Four bathrooms in total, built-ins, balconies front & rear, two laundries, at rear you have ample size under cover BBQ area for those Sunday brunches & special family occasions, pop out the back door to golf course. Lock up garage with internal access plus additional car space on driveway, gas bayonets, easy maintenance gardens, ample storage, potential for granny flat STCA & more...

Additional Features: Italian marble flooring downstairs, with brand new carpet in bedrooms & upstairs. Four bathrooms in total, built-ins, balconies front & rear, two laundries, at rear you have ample size under cover BBQ area for those Sunday brunches & special family occasions, pop out the back door to golf course. Lock up garage with internal access plus additional car space on driveway, gas bayonets, easy maintenance gardens, ample storage, potential for granny flat STCA & more...

Summary: Reward yourself with this rare opportunity lifestyle haven of contemporary style, space and designed for those who demand excellence. Location and position like this are scarcely available nowadays so don't miss out. "SACKVILLE VIEWS", first time offered in over 20 years. The lucky purchaser will see in the NYE fireworks & start 2022 with a BANG!!!

HOUSE





\$2,250,000

BUYERS INFORMATION

Council \$490p/q* | Water \$225p/q*

10.16m x 47.996m = Total 488sqm *



SALE PRICE:

OUTGOINGS:

LAND SIZE:

1800 70 70 88 www.crownpga.com.au



53 Sackville Street, Bardwell Valley

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113 Slade Road

Style & Location: First time offered in 33 years, a quiet sanctuary setback from street & a sun – drenched Northerly facing aspect with uninterrupted views of Illoura & Wolli reserve. This contemporary elevated three-bedroom full brick & tile home set in a peaceful cul-de-sac street. 5 to 10-minute walk or drive to Bardwell Park Railway station, Bexley North shopping village, public schools & transport, moments' drive to, Westfield Hurstville & the all new Roselands Centro Shopping Centre.

Main Rooms: Bright large living area with open fireplace, dining adjacent, 3 gracious size bedrooms, main with built-in robe, Modern polyurethane eat in kitchen with gas cooking, full bathroom with shower & separate bath.

HOUSE

Additional Features: Bonus 2-bedroom flat at rear, 150mm wide polished Cyprus timber floors, built-ins, ample size terrace overlooking surrounding suburbs, Illoura & Wolli reserve. Own private road as the main entrance to a handful of houses only, leading to a 4 – 5 vehicle accommodation parking, internal laundry, ample storage under the house & outside 3rd WC.

3 - 5

Summary: A rare opportunity lifestyle haven of contemporary style, space and superior quality.

SALE PRICE: \$1,300,000



OUTGOINGS: Council \$510p/q* | Water \$220p/q*

14.9m x 35.45m = Total 524sqm *

BUYERS INFORMATION

LAND SIZE:

LEGEND:

AGENT:

* Approximately

Zoran Veleski 0411 350 999 (24 / 7) >



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VERY AFFORDABLE, VERY CONVENIENT—WHY PAY RENT??? KOGARAH SIDE OF BEXLEY 3/48 Washington Street

Style & Location: This great two-bedroom apartment with North-Easterly aspect offers convenience plus. Set on the ground floor of a small boutique block of 12, this beautifully maintained apartment offers easy care living with exceptional convenience. 10 minutes' walk to desirable cosmopolitan Kogarah shopping village, café culture, boutique fashion stores, restaurants, public transport, Kogarah Railway station, Seaforth Park and schools.

Main Rooms: Open–plan living with a modern kitchen, built–in wardrobes and a bathroom with bathtub.

Additional Features: Light and airy, internal laundry, split system air conditioning & balcony off living area. Enter via Harrow Road or Dunmore Street to Washington Street. Shares one common wall & under cover parking available.

Summary: This apartment presents a great opportunity for the first home buyer to enter the property market or as a great investment, adaptable to most - young families, executive couples & downsizers / retirees buyers alike. Move in now and soak up all the lifestyle advantages this affordable apartment has to offer. Hurry will be sold!





	OWN	1800 70 70 8	8	KIT(2.3)
AGENT:	Zoran Veleski 0411 350 999 (24 / 7) >			3.2 x
LEGEND:	* Approximately			BE
LAND SIZE:	Total 75sqm*			
OUTGOINGS:	Council \$354p/q* Water \$225	p/q* Strata \$730p/q*		
	<i>voo</i> ,000			

All information contained herein, is gathered from sources we believe to be reliable. However, we cannot guarantee its accuracy and any interested persons should rely on their own inquiries. Agent has an interest. Some of the photos used in the marketing were taken before the current tenant's occupation.

Sold

GREENFIELD CIRCA 1938 FIRST TIME OFFERED IN NEARLY 50 YEARS, POTENTIAL FOR GRANNY FLAT 5 Kingsgrove Avenue

Style & Location: This captivating Californian Bungalow showcases a winning combination of timeless 1930's style with contemporary comfort, charm & size. It all starts with a good size block of land with parking available for more than just two cars. Traditionally, the front veranda has been maintained, overlooking a large landscaped style garden, as the weather increasingly warms, one of the finest places to enjoy a gin and tonic is on the veranda of a Californian Bungalow. This original period style full brick & tile home set in a convenient location, with sun-drenched Northerly rear aspect. Walk to public transport, local shopping villages, schools & 300m to Railway Station. Moments' drive to, Westfield Hurstville & Roselands Shopping Centre (10 – 15 minutes).

Success Is Our Success

Main Rooms: Currently a 3-bedroom house, formal living with fireplace (not in use currently), dining off kitchen & modern period style bath-room.

Additional Features: Period features e.g. fireplace, high patterned ornate ceilings, French doors, leadlight windows & Cyprus timber floors. Driveway to the rear & off-street parking facilities, storage or study. Gas cooking & hot water, 2nd WC externally & rear gate access to Kingsgrove Reserve. This is a property for everyone, investors, home occupiers, builders and developers. A perfect place for a family to start or even someone to rebuild their dream home on. Potential for granny flat subject to council approval.

Summary: This is a property of unlimited possibility bound by your imagination, here for updating, extending or even creating a two storey home of your dreams (subject to council approval). Ideal to live in now and renovate or develop later. Potential and position like this are rarely available nowadays so don't miss out. This is a desirable opportunity to obtain your very own period style home.

HOUSE

0

SALE PRICE: \$1,240,500

OUTGOINGS:

LAND SIZE:

LEGEND:

AGENT:

Council \$477p/q* | Water \$540p/q*

12.34m x 36.60m = Total 451sqm *

BUYERS INFORMATION

* Approximately Zoran Veleski 0411 350 999 (24 / 7) >





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Leasing Local & Metropolitan Sydney

time for a new outlook on your investment?



look in our direction and feel relaxed that your investment property is being looked after.

We offer a total management service tailored to suit your needs. Our portfolio of property rentals ranges from \$300 to over \$1,000 per week, all managed by us with the same level of care and professionalism.

Our premium brand attracts quality tenants for your property, we welcome your call today and we'll be happy to show you how we do things differently.

That's why so many property owners refer their family and friends who own investment properties to Crown Property Group Australia. That's the finest compliment we can receive.

Ranging from studios to penthouses, luxury homes, units, villas and terraces Zoran Veleski has it all covered.

Every Real estate company offers the same marketing, reaching the same potential tenants, but we consistently obtain the best prices while retaining our integrity. We have a reputation for strenuously pursing – and achieving – the absolute best price.

HOW CAN WE HELP YOU?

More than just sales, Crown Property Group Australia specialise in **Property Management & Leasing.** It will be easy for you to make the switch to Crown Property Group Australia.

If you are considering leasing or making the switch and you're looking for an agent who will understand your property management needs. Please call Zoran Veleski on **0411 350 999** (24/7).

Recently LEASED

Bexley, Kingsland Road 2 Bedroom Unit, **\$460p/w**

Bexley, Caledonian Street 3 Bedroom House, **\$600p/w**

Blakehurst, West Street 3 Bedroom House, **\$670 p/w**

Bronte, Bronte Road 2 bedroom Apartment, **\$700p/w**

Chipping Norton, Mead Ave 2 bedroom Apartment, **\$450p/w**

Earlwood , Homer Street 3-4 Bedroom House, **\$880 p/w**

Earlwood, Baringa Road

WHERE YOU DEAL ONLY WITH THE PRINCIPAL OF THE PROPERTY MANAGEMENT DEPARTMENT

ARE YOU GETTING THE RETURN YOU WANT ON YOUR INVEST-MENT PROPERTY?

Contact our Property Management on **1800 70 70 88** and rest easy in the knowing that our team of experts will give you sound advice and get the best outcome for your investment.

Ask Zoran today how to achieve premium results that do not happen by chance.

4 Bedroom House, **\$650 p/w**

Hurstville, Barnards Avenue 2 Bedroom House, \$460p/w

Kingsgrove, Rainbow Crescent 3 Bedroom House, **\$720 p/w**

Marrickville Anne Street 3 Bedroom Apartment \$680p/w

Rockdale, Watkin Street 2 Bedroom Apartment, \$350p/w

Turrella, Victoria Street 3 Bedroom House, **\$550 p/w**

Community Involvement



The most rewarding aspect of work is helping people. Whether buying, selling or renting, property is not about bricks & mortar - its about people.

Community involvement is an important part of our identify as a business, and it's something we'll continue to work hard at.

Zoran Veleski is an active member with Bundeena NSW Rural Fire Brigade and was deployed to assist with the 2019—2020 Bushfire crisis and was awarded with the NSW Premier's Bushfire Emergency Citation for his contribution.









Zoran Veleski and Crown Property Group Australia have raised over \$50,000 for MS with Zoran taking part in the Gong Bike Ride since 1996 and reaching Ruby status.



A few of the local schools, clubs and community groups we have supported throughout the years.











How can we help you today?

Sales Leasing Propertγ Management Strata Buγers & Business Agent

We welcome your enquiry



1800 70 70 88 / 24hrs - 7 DAYS

MOVING SYDNEY..

www.crownpga.com.au 13



ABN 65 102 296 113 Shop 2/46 Slade Road, Bardwell Park NSW 2207 Ph: 1800 70 70 88 Fax: 02 9150 5563 www.crownpga.com.au

Registration of Purchaser's Interest

Property Address

What do I do?

The first step is to put your best offer forward to the property consultant. This offer is one that you believe is the correct value of the property, in accordance with other homes you have seen. From here, be prepared to negotiate. We suggest that placing a reasonable offer is a very good place to start sale proceedings. Once the offer has been submitted, our property consultant will do their foremost to negotiate a sale agreeable to both parties.

In the past, it was the seller's and agent's opinions that mattered; now it's your turn. You have a simple way of negotiating your dream home, which you would have previously missed.

NAME:			
Or			
COMPANY NAME:			
ABN:	POSITION HELD:		
ADDRESS:			
SUBURB:			
PHONE:WORK	:MOBILE:		
EMAIL:			
PROOF OF IDENTITY: DOCUMENT TYPE:			
DOCUMENT IDENTIFIER/NUMBER:			
PURCHASERS SOLICITOR:			
PHONE:	EMAIL:		

I would like to submit the following offer on the above property \$_____

Authorisation

Date_____

Home Loan Repayment Guide

RATE P.A	15	20	<u>25</u>	30
4.50%	7.65	6.33	5.56	5.07
4.75%	7.78	6.46	5.70	5.22
5.00%	7.91	6.60	5.85	5.37
5.25%	8.04	6.74	5.99	5.52
5.50%	8.17	6.88	6.14	5.68
5.75%	8.30	7.02	6.29	5.84
6.00%	8.44	7.16	6.44	6.00
6.25%	8.57	7.31	6.60	6.16
<u>6.50%</u>	8.71	7.46	<u>6.75</u>	6.32
6.75%	8.85	7.60	6.91	6.49
7.00%	8.99	7.75	7.07	6.65
7.25%	9.13	7.90	7.23	6.82
7.50%	9.27	8.06	7.39	6.99
7.75%	9.41	8.21	7.55	7.16
8.00%	9.56	8.36	7.72	7.34
8.25%	9.70	8.52	7.88	7.51
8.50%	9.85	8.68	8.05	7.69

How to Calculate Monthly Loan Repayments

Choose the ratio applying to the relevant interest rate and term of the loan. Then multiply this by the number of thousands of dollars required to be borrowed.

E.g. If your loan is for \$265,000 and the interest rate is 6.50% over 25 years, then the following calculation will give you the monthly loan repayment.

265	x	6.75	=	\$ 1,788.75	
amount c loan in thousai	-	ratio from table		monthly loan repayment	

COMPLIMENTS OF



Zoran Veleski CEO, Crown Property Group Australia

M: 0411 350 999 24/7 D: 02 8319 0280 F: 02 8004 3464 E: zoran@crownpga.com.au

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1800 70 70 88 / 24hrs - 7 DAYS MOVING SYDNEY.. www.crownpga com.au

Corporate Office: Shop 2/46 Slade Road, BARDWELL PARK NSW 2207 AUSTRALIA

Services: Selling | Buying | Leasing | Market Appraisal | Project Marketing | Commercial, Industrial & Retail | Business & Strata Agent, Valuations & Financial Planning Arranged | Property Management

Consideration not	
exceeding	Duty
\$	
100,000	1,990
110,000	2,340
120,000	2,690
130,000	3,040
140,000	3,390
150,000	3,740
160,000	4,090
170,000	4,440
180,000	4,790
190,000	5,140
200,000	5,490
210,000	5,840
220,000	6,190
230,000	6,540
240,000	6,890
250,000	7,240
260,000	7,590
270,000	7,940
280,000	8,290
290,000	8,640
300,000	8,990
310,000	9,440
320,000	9,890
330,000	10,340
340,000	10,790
350,000	11,240
360,000	11,690
370,000	12,140
380,000	12,590
390,000	13,040
100.000	10.100
400,000	13,490
410,000	13,940
420,000	14,390
430,000	14,840
440,000	15,290
450,000	15,740
460,000	16,190
470,000	16,640
480,000	17,090
490,000	17,540
500,000	17,990
510,000	18,440
520,000	18,890
530,000	19,340
540,000	19,790

Consideration not			
exceeding	Duty		
\$			
600,000	22,490		
610,000	22,940		
620,000	23,390		
630,000	23,840		
640,000	24,290		
650,000	24,740		
660,000	25,190		
670,000	25,640		
680,000	26,090		
690,000	26,540		
, ,	· · · ·		
700,000	26,990		
710,000	27,440		
720,000	27,890		
730,000	28,340		
740,000	28,790		
750,000	29,240		
760,000	29,690		
770,000	30,140		
780,000	30,590		
790,000	31,040		
790,000	51,040		
800,000	31,490		
810,000	31,940		
820,000	32,390		
830,000	32,840		
840,000	33,290		
850,000	33,740		
860,000	34,190		
870,000			
	34,640		
880,000	35,090		
890,000	35,540		
000.000	25.000		
900,000	35,990		
910,000	36,440		
920,000	36,890		
930,000	37,340		
940,000	37,790		
950,000	38,240		
960,000	38,690		
970,000	39,140		
980,000	39,590		
990,000	40,040		
1,000,000	40,490		
+ \$5.50 for every \$100 or part			

550,000	20,240
560,000	20,690
570,000	21,140
580,000	21,590
590,000	22,040

Disclaimer: All information contained herein is gathered from sources we believe to be reliable, However we cannot guarantee its accuracy and any persons should rely on their enquiries. Calculation of Stamp Duties are approximate.

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