

KEEPING **IN TOUCH**

Community Newsletter

Summit Property Group is helping people to buy, sell or invest in Real Estate in the Gold Coast Hinterland



Hello!

This issue of *In Touch* is being sent to you courtesy of the **Summit Property Group**

It is our way of saying that you are important to us and we truly value your business. Please feel free to pass this newsletter on to friends, staff and colleagues

Enjoy!

Mathilde Lewis
0412 756 958



When is the right time to switch lenders?

The Federal Government's announcement that home loan exit fees are banned from July 1st onward is causing some confusion.

Borrowers considering switching to a new product with the same lender or refinancing their loan to a new lender altogether should note the government's abolishment of mortgage exit fees applies only to home loans approved after July 1

If your home loan has an exit fee and you switch to such a home loan before July 1, you may have to pay that fee after the abolition date has passed – but only if moving to a new product within the period outlined in the contract. In comparison, if refinancing after July 1, you need to consider exit fees only if one is attached to your existing home loan, because the new loan will be exempt.

Given the wide variety of special offers and incentives in today's competitive market, potential refinancers must ask themselves, 'will I miss out on the home loan best suited to me because I was worried about possibly coming across an exit fee down the track?'

Two other important points are that the exit fee ban does not include break costs, charged when borrowers switch or repay their fixed rate loan before the fixed term expires, and a number of lenders have already removed exit fees from their home loans. Some never had exit fees."



Funny Bone

Bumper stickers you may not have seen...



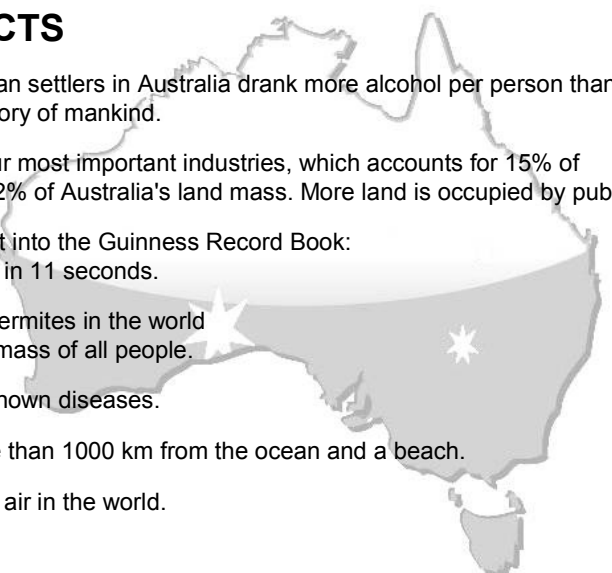
Looking for a unique message to stick on the back of your car?

Try some of these . . .

- Depression is just anger without the enthusiasm.
- I'm not cheap but I am on special this week.
- I drive way too fast to worry about cholesterol.
- I intend to live forever . . . so far, so good.
- Mental backup in progress DO NOT DISTURB!
- The only substitute for good manners is fast reflexes.
- When everything's coming your way, you're in the wrong lane.

INTERESTING FACTS

- Apparently the first European settlers in Australia drank more alcohol per person than any other community in the history of mankind.
- Australian mines (one of our most important industries, which accounts for 15% of Australia's GDP) cover 0.02% of Australia's land mass. More land is occupied by pubs.
- In 1954 Bob Hawke made it into the Guinness Record Book: he sculled 2.5 pints of beer in 11 seconds.
- The combined mass of all termites in the world is more than ten times the mass of all people.
- Sharks are immune to all known diseases.
- No part of Australia is more than 1000 km from the ocean and a beach.
- Tasmania has the cleanest air in the world.



Calendar Our community

- Beechmont Community Markets Sunday 15th May. 8am > Midday at the Beechmont community centre
- Book & Op Shop at the Beechmont Old School Library 15th. proceeds go back to the community 5533 3358
- Beechmont School Busy Bee. Sunday 22nd May, tidy up the grounds for Term 2
- Sun May 30th Advance Town Hotel "Big Boyz Toyz" for the car/bike/boat Enthusiasts. Inc live music & more.

Obligation Free Appraisals and pricing advice

Hinterland Real-Estate

Are you thinking of Selling?
If so, we would LOVE to talk to you.

Top 7 Reasons you should use Summit Property Group to sell your Home

- 7 We offer you the excellent high quality service that you deserve
- 6 Your property will be listed on our, as well as realestate.com and other web-sites for potential buyers to see 24/7
- 5 We constantly monitor the market to make sure your home stays competitive, we provide you with regular analyses.
- 4 We provide regular feedback so you are never left in the dark wondering what buyers thought of your property.
- 3 You will always have someone available to help you. We ensure that you are taken good care of.
- 2 We will do our absolute best to ensure that you get the most money in the shortest time with the fewest problems.

And...

The #1 reason you should use Summit Property Group when selling your home...

- 1 We offer a 100% Satisfaction Guarantee! If you are not completely happy with your service at any time, you can terminate your contract with us at no cost.* Some Conditions apply

For further information, please call me,
Mathilde on 0412 756 958
between 8:30am to 6pm, 7 days per week

Same day property inspections are normally available to buyers within 25 minutes so you can see the entire property and have all your questions answered. With no sales pressure—guaranteed!

Eat your way to a good mood!

Do you still have any chocolate left after Easter?
Or feel like you ate too much of it?

As any self-respecting chocoholic knows, chocolate contains the same chemical that is released in the brain when we fall in love, which almost certainly explains why some people, myself included, just can't seem to get enough of the stuff.



But did you know that many hot, spicy foods also contain an ingredient that gives us the feel-good factor?

Capsaicin, which is the active ingredient in the chilli peppers found in many spicy foods, triggers the release of endorphins, the body's feel-good hormones and natural painkillers. Normally we get a rush of endorphins when we exercise, but eating hot, spicy foods can create exactly the same effect.

In fact, in just the same way that some people become addicted to exercise because it makes them feel so good, so there are those who feel addicted to curries!

The natural painkilling properties of capsaicin were recognized many years ago, and today it is still used in topical skin preparations for the treatment of the pain associated with conditions such as arthritis.

So next time you feel a bit down in the dumps or experience some minor pain, why not treat yourself to something spicy? If pain symptoms persist, though, do be sure to head straight for the chocolate.....
or alternatively get them checked out by a qualified medical practitioner.

Lure of Sunbelt

The Courier Mail reported that *"The rush for the sun has made greater Brisbane one of the fastest-growing cities in the Western world."*

South East Queensland was at No 8 in terms of people added each year, just behind Miami-Fort Lauderdale and ahead of Chicago and New York.



A study of population trends in Australia, the US & New Zealand by accounting firm KPMG found that South East Queensland was beaten by only Phoenix in terms of population growth as people continue to press into the so-called sunbelt cities. Mr Salt (KPMG partner & demographer) said that around the world the trend was the pursuit of "lifestyle".

Southeast Queensland is the only Australian entrant in the top-five fastest-growing big city housing markets."

If you are interested in "locking in" to this growth, you can contact me best by phone on 5533 3110, or send me an email so that I can help you answer all your real estate questions.

Pushing Past Fear

Fear is a natural feeling which is experienced by every human being, and in some cases it is a feeling which helps to keep us safe.

If you see a vicious-looking dog coming towards you, for instance, it is probably quite wise to heed any feelings of fear and step out of the way. All too often though, the fearful feelings that we experience and which hold us back in life have no sound basis at all. In some cases, for example, they might come simply from other people's misgivings or scare-mongering, such as the fears expounded by over-protective parents who perceive everything as a potential threat.



Next time you have an idea that you immediately dismiss out of hand, stop and think about why you didn't give it your full consideration. Is it a fear of failure that is holding you back, or even a fear of success? Are you afraid of what other people might think?

When we feel afraid, we naturally imagine the worst possible scenarios, but often there is no logic in our thoughts. Try writing down the worst possible outcomes if you were to go ahead, but then consider also the *most likely* scenario. Also, do some research and find out for yourself what, realistically, are the chances of your worst fears coming true and just how much more often others have met with success. The chances are that your fears are totally unfounded.

Kick Open the Doors

Anyone who does a great job consistently, over and over, kicks open the doors of opportunity in all directions. Such a person will be hired, paid well, promoted, advanced and given additional responsibilities because there are so few of them.



Make a Decision Today

You can put your life and career into an upward trajectory by making the decision, today, that you are going to become one of the best time managers in your field. Benjamin Franklin once wrote, "Dost thou love life? Then do not squander time, for that's the stuff life is made of."

Exploit Your Most Precious Recourse

Time is your most precious resource. It is all you really have. It is your life. As long as you have lots of time, you can do almost anything. But if your time is cut off for any reason, all of your possibilities are cut off as well. Queen Elizabeth I of England was one of the richest women in the world. She owned half the country. Yet, when she was on her deathbed, she turned to her doctor and said, "I would give all I have for a few more minutes of time."

Start This Very Minute

The time for you and I to begin to appreciate how valuable and precious each minute is, is right now, not a later time when our minutes and hours are draining away.

We are now proud members of TICA
TICA is Australia's Premier Tenancy Database, covering every state and territory with access to over 5 million tenant records.

Over recent years the attitudes of some tenants have changed so much that landlords found themselves financial victims of the actions of that small group of tenant's who would leave a property owing money and even worse create unbelievable amounts of damage sometimes intentionally.



Tenants do not deserve the right to impose their habits on innocent landlords by claiming that housing is a human right.

When an individual rents a property they should regard themselves as privileged as they were chosen over another applicant.

They should not go out of their way to impact financial hardship on landlords and become a property manager's nightmare.

With Australians now moving easier and more often for numerous reasons ranging from employment to family needs to more affordable properties there is a definite requirement for TICA's national tenant database and its default tenancy control system so that all the information contained in the application can be verified.

Renting your investment property through Summit Property Group gives you piece-of-mind that no other local property manager or agent can offer.

Keeping

IN TOUCH

The **ULTIMATE** Customer Newsletter!

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**From the desk of
Mathilde Lewis**

Easter is now behind us, the days are getting shorter and the nights are getting cooler. Another month down and things don't seem to be slowing at all.



Our 2nd annual Easter Egg Hunt was again very successful and was won by **Amy Bennett**, who received a \$100 ToysRus gift voucher.

Congratulations and enjoy your prize

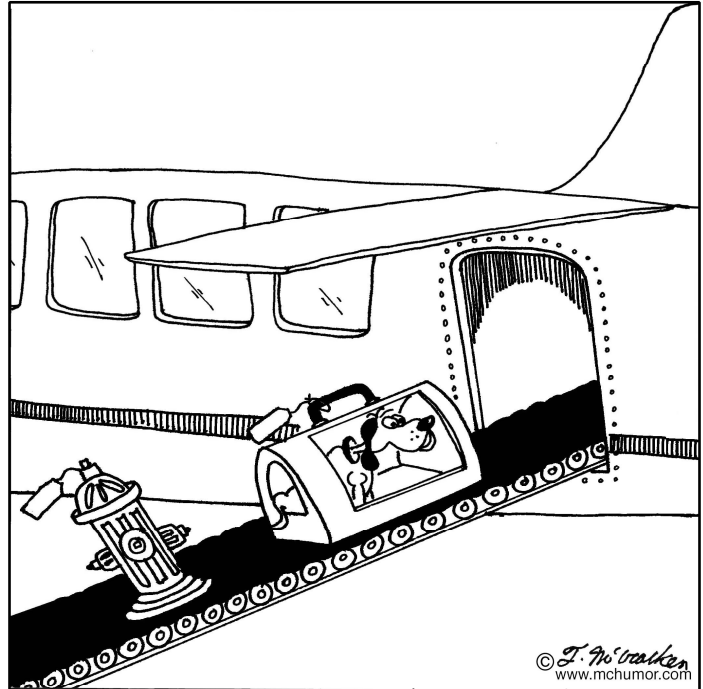
Best wishes, and I'll write again soon.

Mathilde

0412 756 958

PS: We are currently seeking rental properties

MCHUMOR.com by T. McCracken



Anyone or Tennis?

Perhaps you are one of those people who doesn't even think about taking up a tennis racquet until the start of the Australian Open, but with cooler days on its way, why not get out there on the courts for a bit of fun, and exercise.

Tennis is one of those sports that seems to have a universal appeal, and not surprisingly when you consider that it can be played by people of any age and irrespective of skill level still provides a great workout. In fact, this is one sport where a lack of skill can be a positive advantage in the keep-fit stakes, because chasing after the ball alone will give you a great cardio workout and help you to lose weight. Stretching for those difficult shots is great for the muscles too!

Of course, another great benefit of tennis is that it is cheap to play on a public court, and finding one locally isn't usually too difficult. Who knows, if you find you have a natural talent, you might even end up playing at the Open yourself!



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