



Every single day's rent
for 10 years is covered

The Avenue Estate Cranbourne North, Victoria



Hi my name is Phil Kelly - CEO and owner of OzInvest,



I didn't invest in property until late in life. Had I known then what I now know, I'd have started years earlier. I spent the majority of my life in the armed services which offers a reasonably high disposable income due to various employment subsidies. Rather than making the most of my income I lived week by week and gave little thought to the future, let alone investing in property.

The future seemed a long way off, but as I was to discover, it arrives sooner than you think! I finally reached a stage in my life where I wasn't happy with how my financial future looked. It was time for me to do something about it. What I did turned my life and fortunes around.

I set about learning everything there was to know about investing in property and have since accumulated a personal portfolio of properties worth over \$6 million dollars.

From what I've learnt, and my belief in property as the best way for average Australians to build wealth, I established OzInvest which is one of Australia's leading property investment companies.

Over the last 20 years OzInvest has helped thousands of people just like me build wealth through property and secure their financial future.

But my life has taught me it doesn't just happen; you have to make it happen. If only there'd been an OzInvest to talk to when I started my property investment journey! At OzInvest we make property investing safe and easy for you.

We constantly monitor the market Australia-wide to provide you with the best investment opportunities. Nothing is left to chance, we guide you every step of the way, from first enquiries to managing your property.

We even guarantee the rental income for the first 10 years under our exclusive 'Leaseback Guarantee.' Every day covered for 10 years, you have my word on it.

It's a measure of how much we believe in what we do.

What's also a measure of OzInvest is that today over 60% of our business is repeat business from existing clients or referrals from existing clients. It's a record that I'm proud of and one we've worked hard for. OzInvest is literally built on the success of our clients.

For me, the OzInvest story is a very personal one, marking a major turning point in my life. But know this, the financial security I've achieved you can also achieve. The fact is that most wealth isn't inherited; it's created by average Australians just like you and me who look to the future and act to take control of their lives.

I extend an invitation to you to contact OzInvest to find out about the safe and easy way to build your wealth through property.

Your future is in your hands, I encourage you to make the most of it.

Wishing you all the best for the future,

OzInvest 



Disclaimer

OzInvest does not provide advice on investments. The investment decision of all interested parties should be based on advice from a qualified Financial Planner or similar professional and on their own research before making any investment decision.

This document contains compiled information from various sources to assist you in conducting your due diligence. Please ensure you corroborate all information contained within this document. All sources for information contained within this Property Summary will be disclosed at your request. OzInvest will not accept responsibility for inaccurate information provided from external sources or third parties.

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Introduction

OzInvest have access to brand new house and land packages in The Avenues Estate at Cranbourne North. The Avenues Estate is just moments from the charm of Berwick. The Avenues is the perfect location for your family, with a future Secondary School onsite and an abundance of Primary Schools just moments away. Plus you will have your very own neighbourhood retail centre within your community.

What's more, The Avenues is planned around three unique linked garden precincts. Each park has a range of family facilities, where you can enjoy the best of the outdoors in easy walking distance from The Avenues's beautifully designed homes.

Special Features

Cranbourne has easy access to all the following areas:-

Melbourne CBD (42kms) 45 mins drive to the Melbourne CBD via the Monash Freeway

Shopping Centres

Casey Central Shopping Centre (2.2kms)

Local shopping centre anchored by Coles

Fountain Gate Westfield Shopping Centre (7.6kms)

Major shopping centre

Schools

Hillsmeade Primary School (2.3kms)

Local Primary School

Courtenay Gardens Primary School (2.3kms)

Local Primary School

St Catherines Catholic Primary School (3kms)

Local Catholic Primary School

Cranbourne Secondary College (3km)

Local Secondary College

Lyndhurst Secondary College (4.1km)

Local Secondary College

Chisholm TAFE, Berwick Campus (3.2kms)

Local TAFE

Monash University, Berwick Campus (5.7kms)

Local University

Public Transport

Cranbourne Train Station (2.8kms)

Local train station

Hospitals

Casey Hospital (5.6kms)

Local Hospital

Parks & Leisure Centres

Cranbourne Golf Club (2.6kms)

Par 72 layout of 6194m course.

Recreational Reserves

**Please note these approximate distances are calculated as the crow flies.*

Historical Capital Growth for Cranbourne North

Source:- Residex Market Facts December 09

Total rate for the past 3 years was - 37.5%
Average rate over the past 10 years was- 10.9% pa

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What a Typical House & Land Package will Cost You:

Example based on: 4 Bedroom House and Land Package in the The Avenues Estate, Cranbourne North

Tax Bracket / Salary	Weekly Cost / (Weekly Income) #	Tax Cuts #
30% - \$35,001 - \$80,000 pa	\$70	\$5,982
38% - \$80,001 - \$180,000 pa	\$40	\$7,577
45% - 180,001 and above pa	\$13	\$8,973

Weekly Income

Assumptions:

- Interest Only loan
- 90% LVR (10% deposit paid)
- Interest rate @ 6.45%

Disclaimer:

These figures should be used as a guide only as they have been generalized on the above Assumptions and will change for individual circumstances. Figures were provided in good faith, however investors should always seek professional advice from an Accountant or other relevant professionals.

Westfield Fountain Gate Shopping Centre

Westfield Fountain Gate is one of the largest shopping centres in the area. Entry via Narre Warren North Road will provide access to Level 2 stores including Coles, Target, Bi-Lo and Kmart Auto. Other major shops include Safeway, Aldi, Big W, and Best & Less. The centre also contains a Village Cinema complex and a vast number of restaurants and take away shops.



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Monash University, Berwick Campus

Monash University, Berwick Campus is an international learning community with strong links to its local region. The campus is located in Melbourne's fastest growing urban corridor, 40 kilometres (45 minutes drive) south east of Melbourne and is five minutes walk from Berwick train station.

The Faculties of Business and Economics, Arts, and Information Technology at Monash Berwick provide a range of courses with unlimited graduate opportunities.



Postcode Demographics – Cranbourne North

Source:- Home Price Guide – 'Postcode Snapshot Report' produced December 09

Demographic*	Target Region	Comparison Region
Population Size	3977	Melbourne
All people	47,548	3,478,138
Country of Origin	3977	Melbourne
Australian born	73%	63%
Born Overseas - Top 5	3977	Melbourne
United Kingdom	6%	4%
New Zealand	2%	1%
Sri Lanka	0%	0%
India	0%	1%
Netherlands	0%	0%

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Postcode Demographics Continued

Age Statistics	3977	Melbourne
20 to 39	30%	30%
40 to 59	25%	26%
5 to 19	23%	19%
60+	11%	16%
0 to 4	8%	6%
Family Statistics - Top 5	3977	Melbourne
Married	48%	49%
Never Married	34%	35%
Divorced	9%	7%
Widowed	4%	5%
Separated	3%	2%
Religion - Top 5	3977	Melbourne
No Religion	26%	19%
Catholic	24%	28%
Anglican	15%	11%
Other	13%	11%
Uniting Church	3%	3%
Occupation - Top 5	3977	Melbourne
Manufacturing	20%	12%
Retail trade	13%	11%
Construction	9%	7%
Health care & social assistance	8%	10%
Wholesale trade	7%	5%
Education - Top 5	3977	Melbourne
Not Attending (Working)	60%	59%
Infants/Primary	13%	9%
Secondary Education	9%	8%
Technical or Further Education	2%	2%
Pre-School	2%	2%
Transport to Work - Top 5	3977	Melbourne
Car (driver)	69%	60%
Car (passenger)	5%	4%
Worked at home	2%	3%
Train Only	2%	5%
Truck	1%	0%
Type of Dwelling - Top 3	3977	Melbourne
Separate house	92%	79%
Semi/Terrace	6%	18%
Flat	4%	10%
Nature of occupancy - Top 3	3977	Melbourne
Purchasing	54%	36%
Fully Owned	21%	34%
Rented	20%	25%

Source:- Home Price Guide – 'Postcode Snapshot Report' produced December 09

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Depreciation Schedule



OzInvest Prostruct Property Group

Washington Brown's estimate is based upon a selling price of \$391,000. This is an estimate of the division 40 & 43 tax depreciation allowances claimable over a 10 year period, and utilizes both the Diminishing Value and Prime Cost methods. The allowances shown below do not apply to owner occupiers.

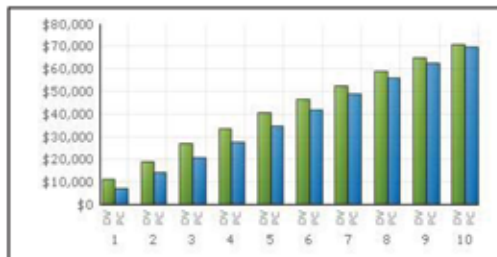


	DIMINISHING VALUE	PRIME COST
YEAR 1*	\$12,200	\$7,400
YEAR 2	\$8,700	\$7,400
YEAR 3	\$7,700	\$7,400
YEAR 4	\$7,100	\$7,400
YEAR 5	\$6,600	\$7,400
YEAR 6	\$6,200	\$7,000
YEAR 7	\$5,900	\$7,000
YEAR 8	\$5,700	\$7,000
YEAR 9	\$5,500	\$7,000
YEAR 10	\$5,400	\$7,000

The figures above are an estimate only and should only be used as a guide.

Data from this report cannot be used for taxation purposes, a more detailed report is required by the Tax Commissioner.

Washington Brown Depreciation Pty Ltd does not accept any contractual, tortious or any other form of liability for any loss or damage which may occur as a result of a purchaser using this preliminary information.



Washington Brown are able to provide discounts to investors for preparing final tax depreciation schedules in this development. Please contact Craig Hogg for more information.

YEAR 1* --- IS BASED UPON FULL YEAR CLAIM (365 DAYS)



Sydney
Level 2, 270 Pacific Highway
Crows Nest NSW 2065

Melbourne
Level 2, 222 Latrobe Street
Melbourne VIC 3000

Brisbane
Level 23, 127 Creek Street
Brisbane QLD 4000

Perth
Level 3, 1060 Hay Street
West Perth WA 6005

Cairns
181 Mulgrave Street
Cairns QLD 4870

Adelaide
213 Greenhill Road
Eastwood SA 5063

Hobart
127 Bathurst Street
Hobart Tasmania 7000

Phone: 1300 99 06 12 Fax: 1300 99 06 13 Web: www.washingtonbrown.com.au Email: info@washingtonbrown.com.au

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Deposit Details & Land Registration

Deposit \$2000 cash holding deposit, 5% land after finance approval
Registration Registration expected April 2010

The Construction

Brick veneer dwelling with tiled roof

House Description

- ✓ 4 Bedrooms
- ✓ Built-in robes to all bedrooms
- ✓ Ensuite to main bedroom
- ✓ Open plan living areas
- ✓ Double garage

10 Year Leaseback Option

We offer a Guaranteed 10 Year Leaseback to all investors who acquire a property in this Estate through OzInvest. The lease agreement will cover owners for any shortfall in rent caused by vacancies or rental arrears. The rental income is set at normal market rent.



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for 10 years is covered

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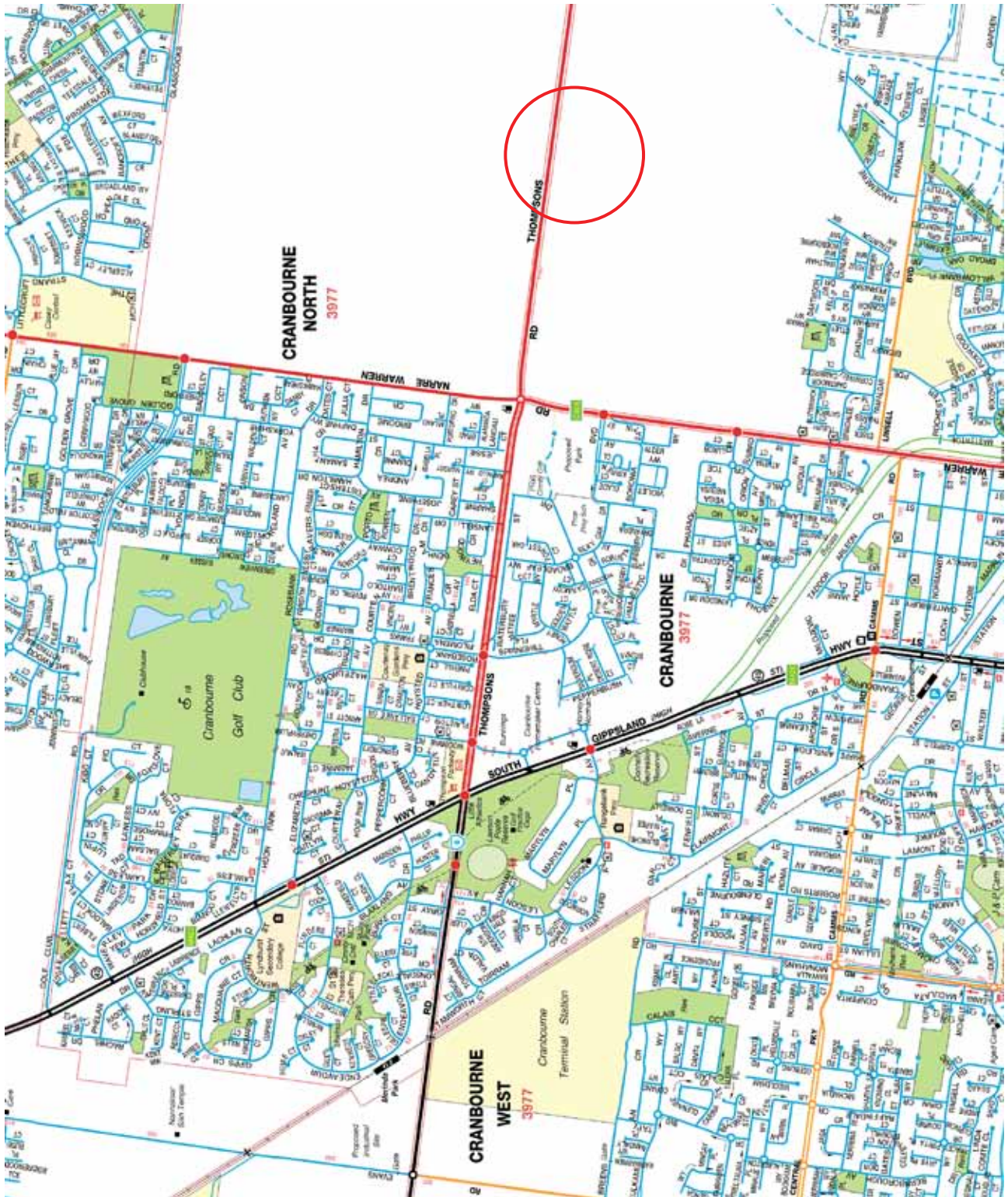
Suburb Location Map



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Suburb Location Map



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Master Plan

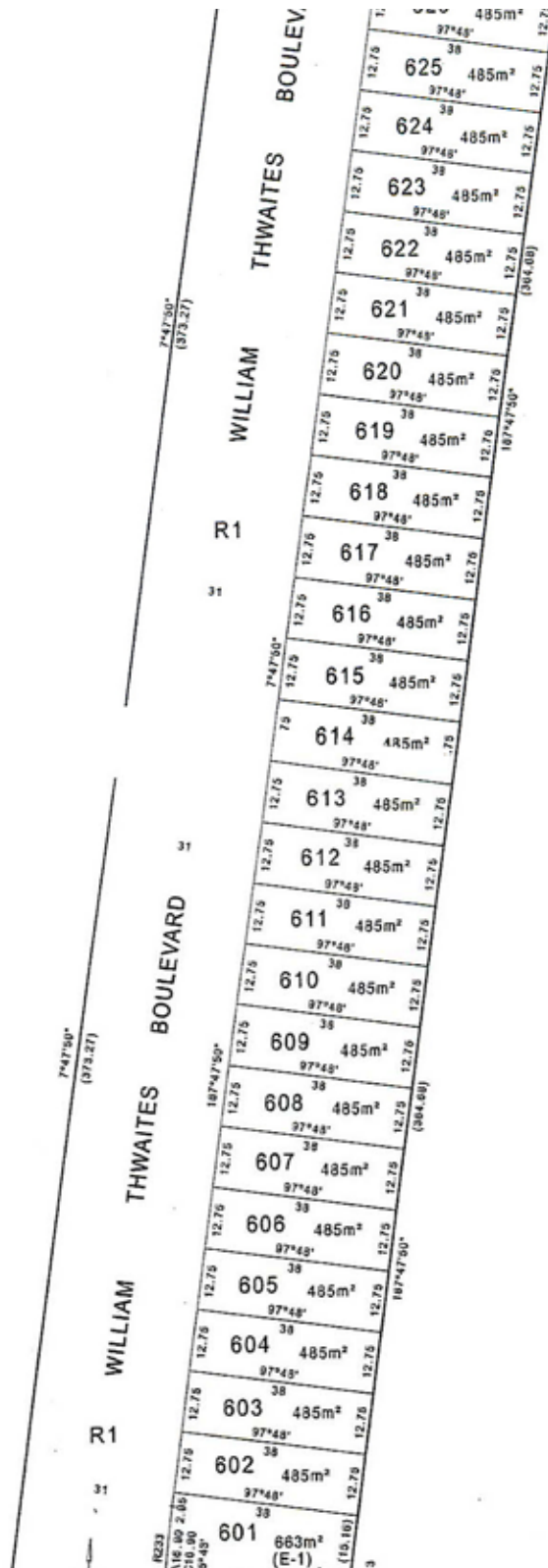


**Estate Plan is for illustration purposes only. Please refer to land plans for block sizes.*

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Land Plan



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Rent Appraisal



17 December 2009

OzInvest
P.O Box 6222
BAULKHAM HILLS NSW 2153

Dear Owner,

The Avenues Estate, Cranbourne North

Thank you for the opportunity to review the rental potential of properties in Cranbourne.

Based on the current market demand for 4 bedroom, 2 bathroom, brand new homes in the Cranbourne area, we anticipate the weekly rental price for these properties to be in the vicinity of \$350 - \$370 per week.

In assessing this, we have taken into account a number of factors including the market conditions of the premises, location, comparable properties and the current rental climate which is primarily affected by fluctuation in supply and demand.

If I can be of any further assistance please feel free to contact me on the details below.

Yours sincerely,

Sally Purcell
Manager, National Alliances & Partnerships

Email: Sally.Purcell@run.com.au
Direct: 03 9514 8887
Mobile: 0412 986 956

THIS IS NOT A VALUATION - This opinion is for the use only of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of the contents of this opinion.

postal - corporate
GPO Box 4555
Melbourne VICTORIA 3001

p. 03 9514 8888
f. 03 9521 1872
e. corporate@run.com.au

address
107 High Street Prahran
Melbourne VICTORIA 3181

Director, Licensed Estate
Agent, Officer in Effective
Control Sam Hertzberg

run.com.au
abn. 68 100 949 166

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Standard Inclusions List

Pre Construction

Fixed Price Contract - No additional costs
Survey and Drafting Plans
All Permits as Required by Building Regulations
Engineer's Designed Foundations
Engineer's Inspections - conducted at Each Stage of Construction
Stormwater, Sewerage & Water Connections
Gas and Electricity Supply
6 Year Home Owners Warranty

External Fittings/Fixtures

Concrete Slab Floor Design to Engineers Specifications
Concrete Roof Tiles
Colorbond Fascia, Gutter
Category 1 Bricks with natural colour mortar - rolled joints
Aluminium Sliding Windows with key locks
Obscure Glazing to Ensuite, Bathroom & WC
Fly Wire Screens to ALL windows
Brick Infills above Windows & Entry Door
Fibre Sheet above Windows and Doors to the Balance
Feature Front Door, Painted with 2 Coats Gloss Exterior Paint
Security Set (to all external hinged doors) Security Doors to All Exits

Outdoor Living

Coloured Concrete Floor, Under the Roof Line
Outdoor Ceiling Fan, Two Lights & Double Weatherproof Powerpoint

Garage Construction

Remote Controlled Colorbond Door to Front
Pedestrian Access Door to Rear
Flush Panel Internal Access Door
Concrete Floor

5 Star Energy Efficiency

The Builder will select a compliant Solar HWS or Reticulated Water System
(Home Design Specs OR Specific Requirements of Housing Estates)

Insulation to 5 Star Energy rating to Walls & Ceiling

Internal Fixtures/Finishes

Superior Pine Wall Frame
2400 Ceiling Height Plasterboard Walls, Ceilings (Painted) with 55mm scotia cornices
FlushPanel Doors 2040 High (Painted Gloss)
Designer Lever Door Handles to ALL Room & ALL Doors
WIR to Master BR & BIR's to all other BR's with vinyl Sliding Robe Doors
67mm High Skirting Boards (Painted Gloss)
42mm High Architrave (Painted Gloss)
Window Furnishings to ALL Clear Glass Windows

Kitchen Fittings

600mm Stainless Steel Oven
600mm Stainless Steel Gas Hot Plates
600mm Stainless Steel Range Hood
Dishwasher
Laminated Cabinets and Kitchen Benchtops
Select Handles 1 & 1/2 Bowl Stainless Steel Sink
Chrome Flickmixer Tap

Bathrooms & Laundry

Designer Basins & Vanities with Flickmixer Tap & Mirrors above Vanities
Acrylic Bathtub
Laminate Cabinets - Stone Benchtops - Flickmixer Tapware
Polymarble Shower Base with Semi-Frameless Clear Glass Pivot Shower Screen
Towel Rails
ALL Chrome Tapware
Dual Flush Toilet Suites
Toilet Roll Holders
44 Litre Laundry Trough

Electrical

Double Powerpoints throughout - 3 x DPP's in BR1, 2 x other BR's & living rooms
Energy Saving Downlights
White Wall Mounted Light Switches Where Practical
Hardwired Smoke Detectors with Battery Backup
Self Sealing Exhaust Fans above Showers
Antenna with 3 Television Points - BR1, living, family
2 Prewired Phone Points - BR1 & Meals
Data Point to Bedroom 4
Safety Switch to Meter Box

Internal Services

Gas Ducted Heating to ALL Bedrooms and Living Areas
Reverse Cycle Air Conditioning to Family Room
135 Litre Gas Hot Water Service

Tiling & Carpet

Ceramic Wall Tiles to Laundry, Kitchen, Bathroom & Ensuite
Carpet to all BR's, Living, Robes
Porcelain Floor Tiles to : - Entrance, Kitchen, Family/Meals, Rear Hallway, Bathroom, Ensuite, Laundry, W/C

External Landscaping

Front Yard - Coloured Concrete Driveway & Path To Door
30% Garden Beds with minimum 20 plants & balance instant turf
One Garden Tap & Letterbox
Rear Yard - Path of pavers from Laundry Door to pavers under the Clothesline
Blind Side Of House Crushed Rock
30% Garden Beds with minimum 20 plants & balance instant turf
Fencing to Sides and Rear to Building Line
One Garden Tap & Clothesline

General

Full House Clean On Completion
90 day maintenance period

'Whilst every care has been taken when outlining the above inclusions supplied with these packages, the contracts should always be referred to for the exact inclusions at the time of purchase'.

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Contact Details

OzInvest Pty Ltd

Unit 18/7 Anella Ave
Castle Hill NSW 2154

PO Box 6662
Baulkham Hills NSW 2153

Freecall: 1800 800 775
Ph: (02) 9659 2400
Fax: (02) 9659 2444

Email: invest@ozinvest.com.au
Website: www.ozinvest.com.au

11/03/10

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