Due Diligence Report

80A GOLF LINKS RD, BERWICK

PREPARED FOR

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Property image

Property Recommendation

SEARCH PARTY PROPERTY

Client Buying Brief

WHAT WE ARE LOOKING FOR

> Budget $750,000–$800,000, targeting Greater Melbourne with a preference for Bundoora, Narre Warren and surrounds, Sunshine West and the north-east corridor. Seeking a freestanding 4 bed, 2 bath, 2 car home on approximately 500sqm, preferably brick and tile. Open to minor repairs and maintenance but no major renovations or “renovator’s delights”; exclude Lara, Morwell and the Latrobe Valley. Long-term hold strategy focused on capital growth, building equity and extracting equity over time to fund future acquisitions.

Why We Like It

- Large land size
- Owner has recently painted the house
- Great family orientated floorplan
- Function floorplan suitable for families
- Berwick train station 3km
- High st Berwick – Cafes, shops, restaurants 3km away
- Eden rise (local shopping centre)
- Fountain Gate – Westfield 3km away
- Great location – highly sought after as there are multiple prestigious schools close by – Berwick is renounded for great schools – most people who move to Berwick will not live anywhere else the schools close by include:
- Including 600m Berwick Fields primary school Kambrya college 1.8km way Hailebury College, Hillcrest College, St Margaret’s & St Francis Xavier College all within 3km away

Property Overview

AGENT EXPECTED PRICE **$800,000**

RENT	$630-$670	YIELD	4.15%-4.41%

BED / BATH / CAR **4/2/2**	DWELLING TYPE **House**
BLOCK SIZE **589**	HOUSE SIZE **N/A**
BUILT **2005**	FLOOD ZONE **No**
BUSHFIRE ZONE **No**	PLANNING ZONE **General Residential Zone**

Cashflow Analysis

SEARCH PARTY PROPERTY

Upfront Costs

INITIAL OFFER	STATE
$790,000	VIC

Deposit 20%	$158,000
Loan amount	$632,000
Estimated stamp duty	$42,470
Estimated LMI	$0
Mortgage / transfer fees	$1,410
Estimated legals	$2,000
Pest & building report	$700
Buyer agency fee	$16,000
Total funds required	**$220,580**

Ongoing Cashflow Summary

WEEKLY CASHFLOW	GROSS YIELD RANGE
-$379 to -$416	4.15% - 4.41%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	$630	$670	$2,817	$33,800
Holding costs				
Council/water	($46)	($46)	($200)	($2,400)
Strata / body corp	$0	$0	$0	$0
Building insurance	($31)	($31)	($133)	($1,600)
Landlord insurance	($8)	($8)	($33)	($400)
Land tax	($26)	($26)	($113)	($1,350)
Property management fee (7.70%)	($49)	($52)	($217)	($2,603)
Loan repayments	($887)	($887)	($3,842)	($46,106)
Pre-tax cashflow	($416)	($379)	($1,722)	($20,658)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type	Interest Rate	Loan Term
Principal & Interest	6.13%	30 Years

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