



INTELLIGENT
PROPERTY INVESTOR

**Federal Budget, Global Consumer Confidence,
Apartments vs Houses, Hot Rental Markets**

I LOVE
REAL ESTATE

Disclaimer

The opinions stated in this report are Dymphna Boholt's personal views and are not intended to be a text on the legal and financial aspects of property investing and should not be relied on as such.

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All figures and statistics recorded in the book are accurate at the time of publishing, however may be subject to change.



Welcome To The Intelligent Property Investor Masterclass

If you've been following me you'll know that I've been doing these masterclasses to make sure that you are more informed about your decisions in property. Because the more you know, the better decisions you make and therefore the more profits you make.

That's my purpose of doing these Intelligent Property Investor masterclasses.

Now this is part of a larger series that you can watch on [my website](#), where you'll have access to a whole lot of other stuff which is all free to you as well. And that is, [iloverealestate.tv](#)

I've also got my [Facebook Group](#), a [YouTube channel](#), where you can watch all my videos, and you can listen to me on either [Spotify](#) or [iTunes](#) too.

If you listen to me on Spotify or iTunes, you don't get the benefit of seeing all the amazing charts and graphs I want to share with you.

But if you jump onto my website at iloverealestate.tv and you can watch the video and see all the information on all the charts and understand why I get so excited about where we're heading in the market right now.

Another great thing to do is to subscribe to my newsletter, then you get this information coming to you automatically.

As you may know, I am an accountant and an economist, so I'm going to be talking about a lot of research and data every single week. Then I'll be building on the next week, and the next week, as to what's actually going on.

Not the fear and hysteria that you're listening to in the media, but actually being able to see where the markets are really at and how that affects property.

Let's get into the masterclass. We've got a lot to cover.

We've had the **Federal Budget** recently and all sorts of other things I want to tell you about.

Now, the first thing is I want to cover is **why the recent Federal Budget was the most property friendly budget of all time**, or at least for in a long time.

I also want to explore **why global consumers are feeling very pumped up at the moment**.

Then I'll explain **why apartments are out and detached houses are in**, interesting one there.

And also **which rental markets are absolutely scorching right now**.

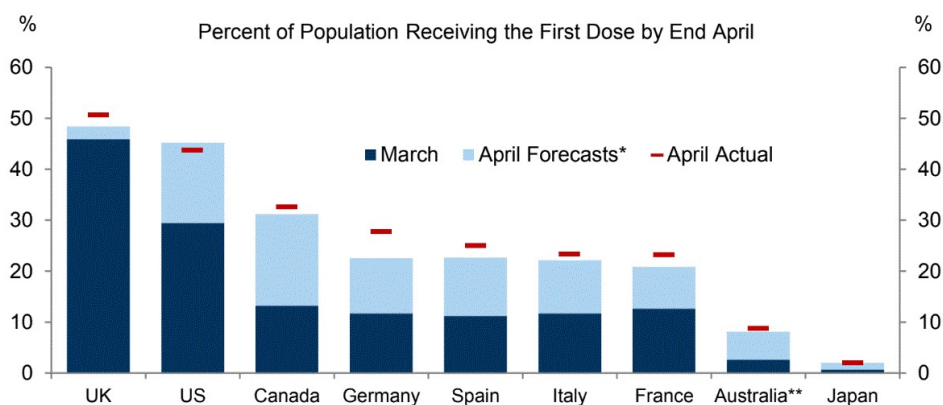
Let's go.



COVID Vaccination Rates Are Still Governing The Global Economy

But first of all, we might as well tackle the elephant in the room and that, of course, is COVID. And in particular, COVID vaccination rates. You see, they are still governing what happens to us here in Australia, but particularly overseas.

Exhibit 1: Vaccinations Outperformed Our Expectations Across All DMs in April Apart From the US, Where Demand is Binding



*As of, "Vaccination Timelines: Limited DM Downside from J&J Safety Issues," Global Economics Comment, April 13, 2021.
**First/second dose data is not available for Australia. Numbers here reflect total doses.

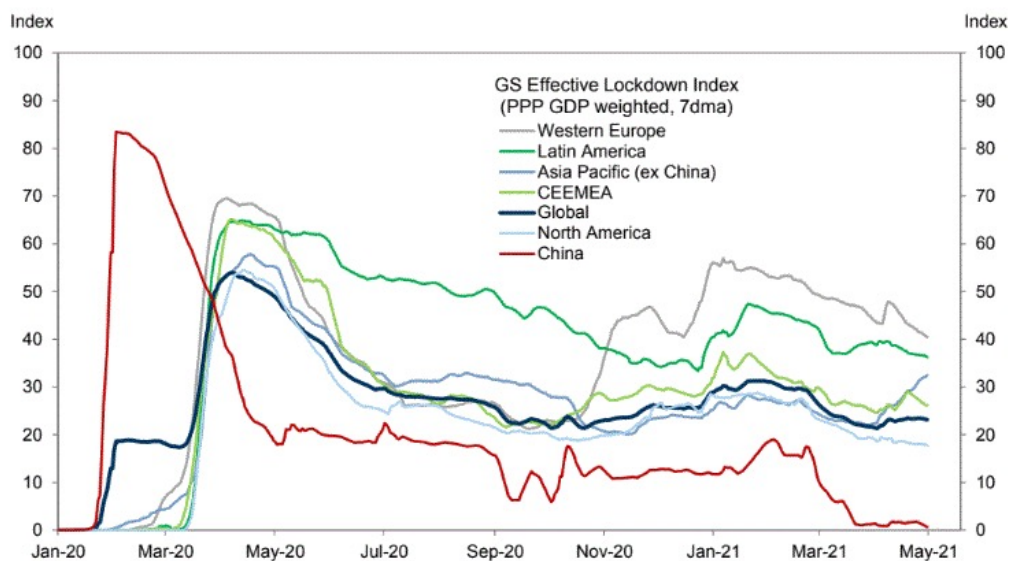
Source: Our World in Data, Goldman Sachs Global Investment Research

The chart above that shows you the predictions for getting the first dose across the world and whether they're meeting their targets or not.

Whether you agree with it or you don't agree with it, these are the facts.

The whole world are pinning their economies on a vaccination program. I don't think that's particularly the right thing to do, but the fact is, that is what's happening internationally.

Exhibit 1: The Global ELI Remained Broadly Unchanged As Tightening in Asia ex-China Was Offset by Easing Elsewhere



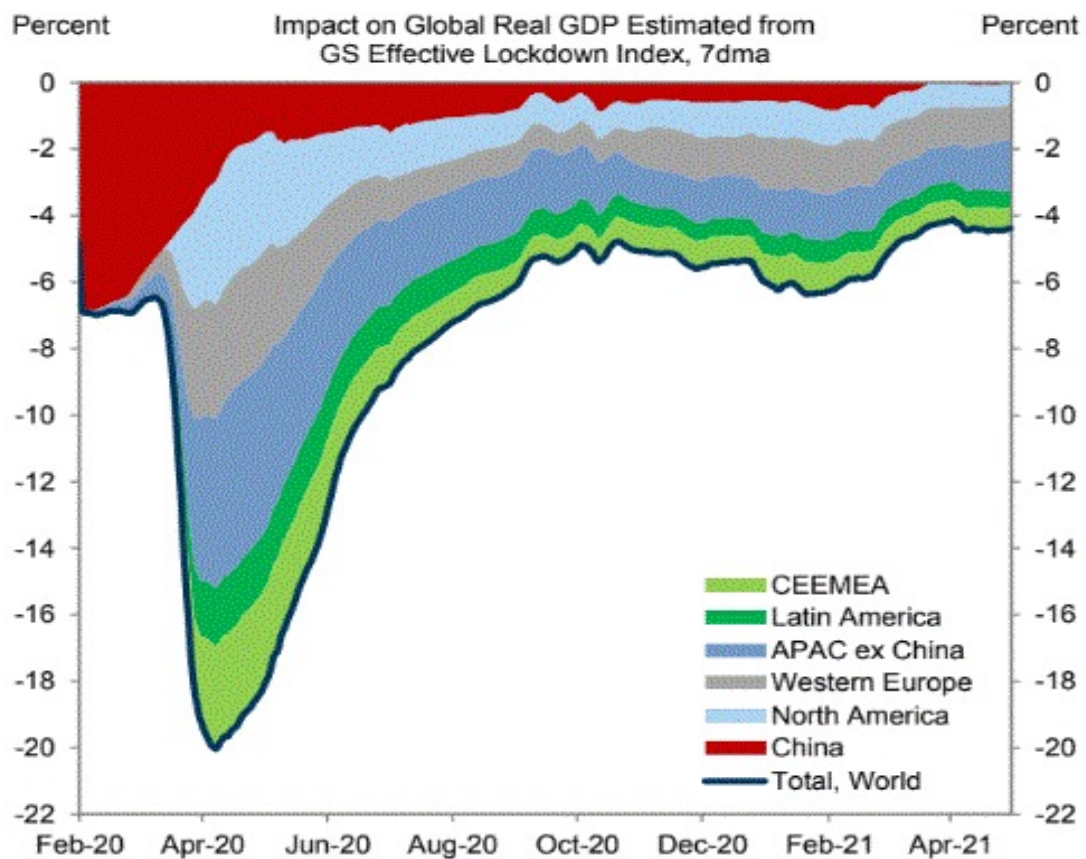
Source: Goldman Sachs Global Investment Research, University of Oxford (covidtracker.bsg.ox.ac.uk), Google LLC "Google COVID-19 Community Mobility Reports"

This chart here shows the effect of the COVID lockdowns on the economies of the world. Let's just look at China as an example. China is the red line.

So clearly they had the most impact. They basically locked down the whole country in the early stages, and then the wave hit the rest of the world a couple of months later, and you can see here how economically affected those countries were through lockdown and how that's gradually come down.

We've had a few bounce ups, like Western Europe as an example, Latin America is pretty tough in 2021 and some of Asia that doesn't include China.

China's practically down to no economic impact at all at the moment. I thought that was a good chart just to show you how the economies are so intrinsically linked to COVID and what's happening there.



Source: Goldman Sachs Global Investment Research

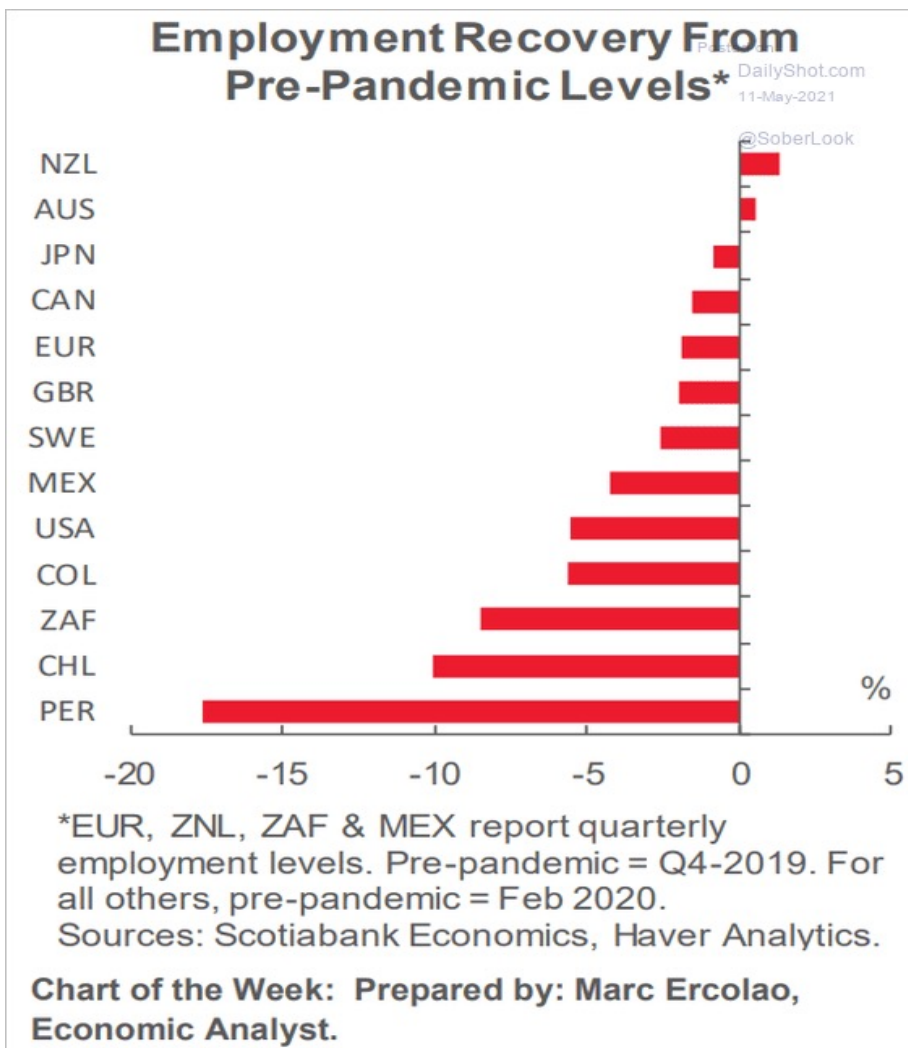
This chart shows the impact of COVID-19 on Global GDP, which is the activity in the economy.

You can see the worst of it was back in April 2020, a bit over a year ago now.

See how dramatically countries were affected. Then it kind of decreased and it is still down somewhere around a 4% to 5% for most countries.

As far as Australia is concerned, we are doing well.

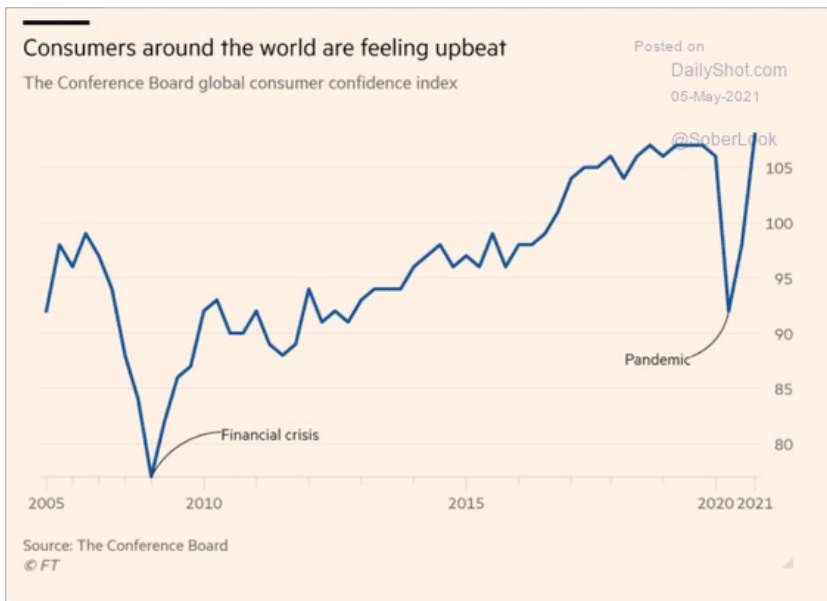
It's partly because we're an island and that we saw what was happening in the northern hemisphere winter and we had the opportunity to react a bit sooner than a lot of other countries by shutting the borders and imposing quarantine periods.



This chart shows the Recovery In Employment in different countries across the world and you can see that New Zealand and Australia are the only counties that have their employment rates back up to where they were pre-COVID.

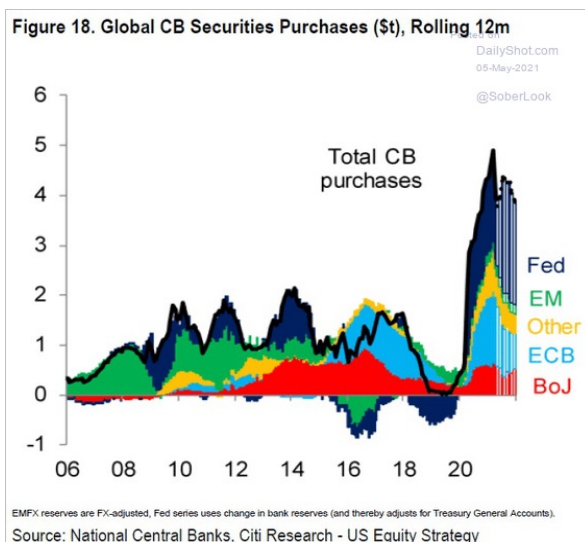
Every other country is still behind where they were pre-COVID. Peru, for example, is down 17.5%, whereas Australia is above pre-COVID rates now. New Zealand is doing even better than us, but we're both doing really well.

Now that, of course is boosting confidence. Confidence is very good.



This chart shows that confidence is upbeat around the world, not just here in Australia. If we looked at the charts for Australia, we are particularly upbeat because of the economic turnaround that we've had.

And the other thing is, all the central banks across the world are flush with money.



Many countries have gone into Quantitative Easing, which means printing money, and when they pushed that money out into the economy we've had this massive surge in confidence, both individually and at a business level as well.



Australian Federal Budget

The big news at the moment, of course, is the Australian Budget. And a lot of stuff went down.

It was a big cash splash and while I'm not going to go through it in too much detail, here are some of the highlights across a whole lot of sectors:

- \$1.9 billion is allocated for the roll out of vaccines.
- \$1.5 billion for COVID-related health services, including for testing and tracing, respiratory clinics and telehealth.
- Extension of the low- and middle-income tax offset for another year, which will benefit 10 million low- and middle-income earners (\$1,080 for individuals or \$2,160 for couples).
- Extension of asset purchase write-offs for Australian businesses until 30 June 2023.
- Another 10,000 places in the first home buyer deposit guarantee scheme.
- 10,000 places for single parents to purchase a home with only a 2% deposit.

- Increasing the amount that can be released under the First Home Super Saver Scheme from \$30,000 to \$50,000.
- \$2.1 billion in targeted support for aviation, tourism, the arts and international education providers.
- \$2.7 billion of funding to create more than 170,000 new apprenticeships and traineeships.
- 5,000 places in higher education short courses.
- \$1.7 billion to increase the affordability of childcare for low- and middle-income families.
- \$15 billion in additional infrastructure commitments.
- \$1.2 billion for the Digital Economy Strategy.
- \$1.5 billion to expand manufacturing activity and create jobs across six priority areas, including medical products and clean energy.
- \$2 billion in R&D tax incentives as part of the Modern Manufacturing Strategy.
- A further \$13.2 billion over four years for the NDIS.
- \$17.7 billion for aged care to fund another 80,000 new home care packages, as well as to increase the time nurses and carers are required to spend with residents, and increase training places.
- \$2.3 billion funding for mental health care and suicide prevention.
- \$2 billion to fund preschools and \$19 billion in funding for universities in 2021-22.
- \$1.1 billion in women's safety.
- Enhancing the Pension Loan Scheme by providing immediate access to lump sums of around \$12,000 for singles and \$18,000 for couples.

- \$1.6 billion to fund priority technologies, including clean hydrogen and energy storage.
- \$10 billion government guarantee to make insurance more affordable in Northern Australia.
- \$270 billion over 10 years to boost our defence capability.

You can read the details in The Financial Review or somewhere like that if you want to know more.

What I want to cover with you here is what happened from a property perspective, because this masterclass is very much about property. What's going to happen in the property market because the budget? Here's a few things:

Single-parent support (Family Home Guarantee), 2% deposits

First of all, the single parents support. So basically, someone with certain income qualifications, you could be under a certain amount of income that you receive, et cetera, but if you're a single parent, you can actually get into a property with as little as a 2% deposit. So what that means is that the government is actually guaranteeing a further 18% of your deposit to bring it back under the no-mortgage insurance limits of the banks. So that's pretty big news.

HLDS Extended by 10,000 places for new builds

The Government big infrastructure spend coupled with the fact that they've opened up another 10,000 spaces for the Home Loan Deposit Scheme. With this scheme they're guaranteeing a certain amount of the deposit. They're really encouraging new builds. Now that is a good thing because it's all very well to say we're undersupplied, and we are, but if you don't give incentives that support new home building, as opposed to buying an existing property, the undersupply continues to perpetuate.

This was one of the discussions around the First Homeowners Grant.

The First Homeowners Grant encourages people to get into their first home and that's great, but if it's not directed towards building a new home, then our undersupply problem continues to exacerbate, because there's even more people out there wanting homes and pushing up pricing.

So at least with this, and some of the other measures, it allows the supply chain to be generated.

I do have a little bit of a fear with all this at the moment, because along with the HomeBuilders grant, which was part of the last budget, it really put a strain on the construction industry.

There's a massive shortage of tradies. And in a lot of areas, tradies are charging whatever they want because they're just in that much demand. (I'm very pleased that my youngest son has decided to do an apprenticeship in the building industry!)

There was a lot of incentives in the Budget for apprentices as well.

More Super Access

They've made the conditions of being able to access your Super for home purchases and things like that a little bit easier.

Downsizer Contribution Extended

What that means is that you're able to put more money into the superannuation tax advantaged environment.

When you couple that with the ability to set up a Self-Managed Super Fund, (I'm not saying you should or you shouldn't, you've got to get personal advice), but a Self-Managed Superannuation Fund can actually invest in property and your superannuation fund can borrow to invest.

That opens the door to those getting closer to retirement to really start to focus on getting larger amounts of money into the superannuation environment where it is tax advantaged.

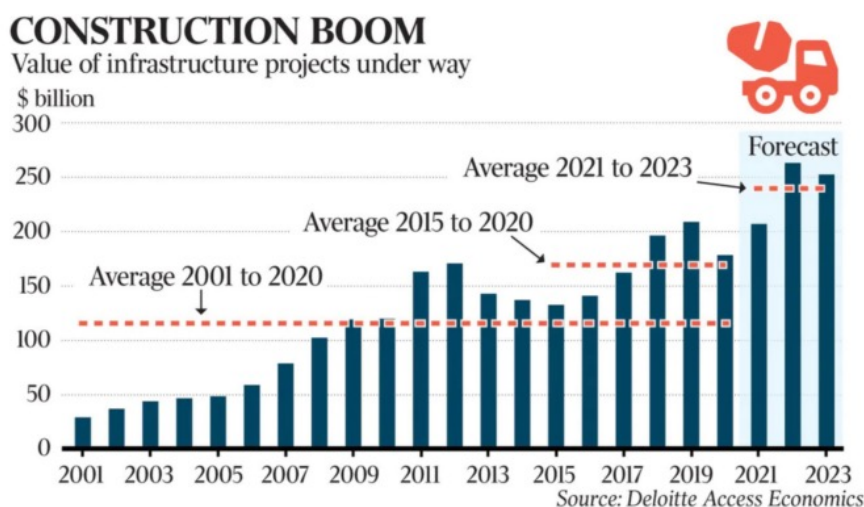
Then perhaps look at self-managed superannuation funds where they're able to go and borrow to go and buy properties. The older you get the type of property you need to be buying is a property that is high in income.

Income yield is more important than the value of the property. Because in retirement, you can't go and take a brick out of the corner to buy your groceries, you have to get the income high enough to be able to support the lifestyle you want.

The ideal is to get a debt-free asset in retirement, where you've got that income coming in if you've structured it the right way and put it into pension phase. You can probably have the income tax-free as well from a certain age.

Big Infrastructure spend

The massive thing that I have been predicting and talking about for a lot of months now is Infrastructure Spending. This is going to create more jobs and it's going to create more pressure on the construction industry too, I might add. But what it also means is that money then circulates in the economy and we have this upward lift in jobs and spending, and that flows onto GDP and housing and everything else that flows from that.



That's really shown above in the construction boom.

This chart shows The Value Of Construction Of Infrastructure Projects from 2001 through to 2020. The Government increased spending up to 2012. By the time we got to 2015, the GFC put a big strain on things so we had to ramp up the infrastructure spending, which is what happened.

And then from now through to 2023, you can see how much higher the infrastructure spending is on projects underway and forecast because of COVID.

Every time there is a hiccup in the economy, this is what happens – they push money out there to create more jobs, to create more infrastructure, which in the longterm, of course, benefits us.

The tricky part, from a politician's perspective, is to get the infrastructure right.

There's roads, there's fixing black spots and there's all of those other things. A lot of that is actually State Government as well and local Council financed.

Hospitals and universities which are state. There's bridges and the Defence Forces.

There is also this (me getting on my bandwagon now). We have a massive area in the middle of Australia where hardly anybody lives because there is hardly any water there.

Now, there was a proposal put out in the '40s which was called the Ord River Scheme or something. It was going to cost hundreds of millions back then, it's going to cost a lot more now.

But what that would do is divert all of the wet season water, that basically just gets wasted flowing out into the ocean, down through the center of Australia, right through the guts.

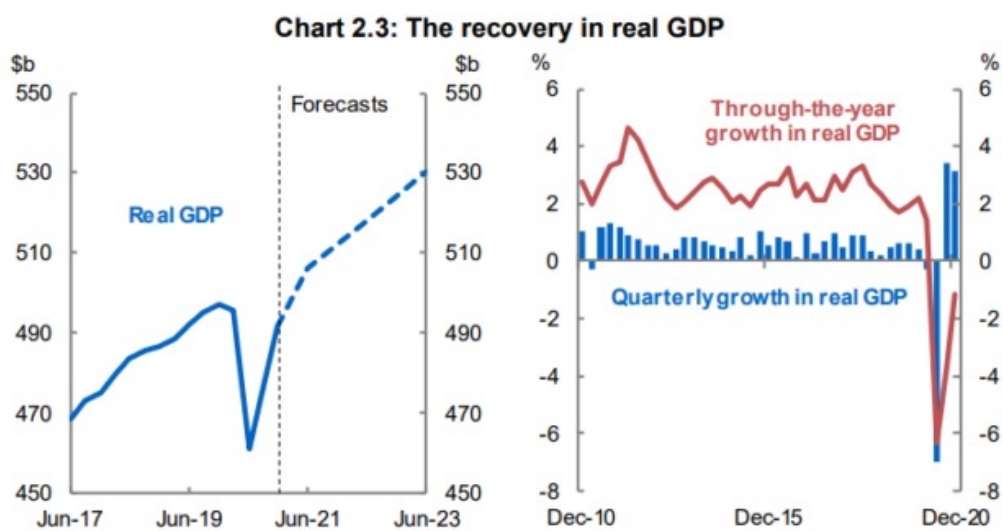
You build pipelines and all of that land in the middle could actually become much more productive than it is right now, creating more jobs, creating more towns and everything else.

A lot of the stuff that is on the table from an infrastructure perspective is all about buying votes, it's got nothing to do with actually long-term benefits to the economy, but that's just my opinion.

You may have a different opinion and that's the great thing about a democracy, we've got the ability to voice our opinion. So whether you agree with me or not, the fact is we're all able to have our say about what we think matters.

And normally it's the squeaky wheel that gets the oil. There's a lot of spending on climate change, which I'm not opposed to, but there are a lot of bigger projects that could be supported that would make massive change for us here in Australia, rather than a lot of the smaller stuff which gets a lot of noise but doesn't actually have a lot of impact either from a job's or a longevity perspective in this country.

So I might have offended a few people there, but that's the reality of the figures.



Source: ABS Australian National Accounts: National Income, Expenditure and Product and Treasury.

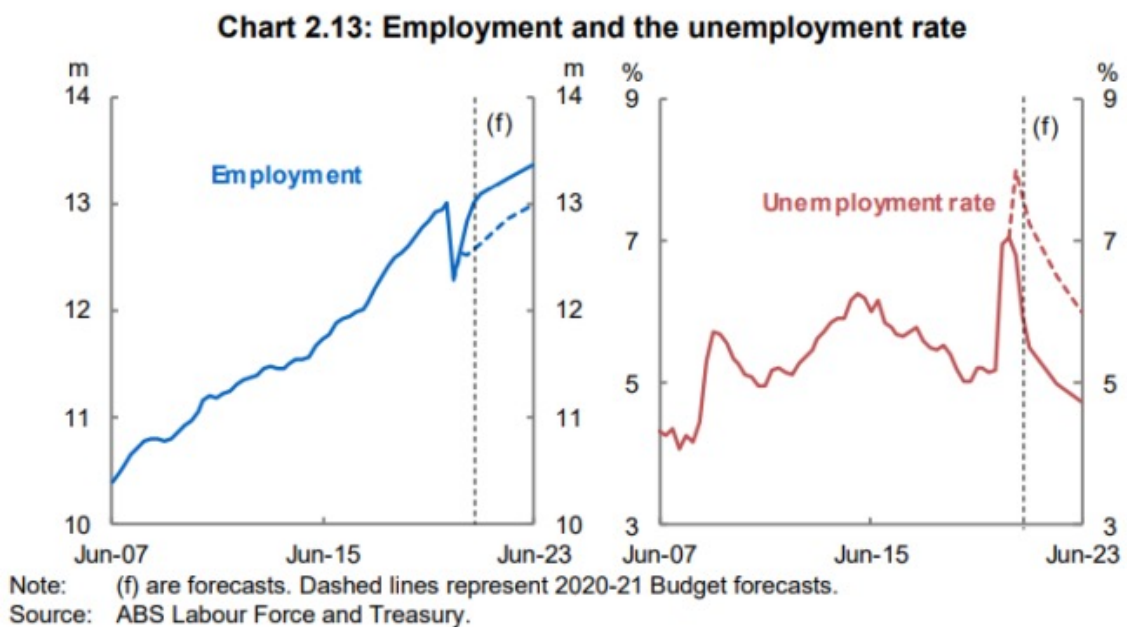
This chart shows The Recovery In Real GDP. On the left-hand chart, you can see how we're tracking on our recovery out of COVID and the forecast line there is, I think, pretty predictable and very, very achievable.

On the right we see the fall through COVID and how we've moved quickly back up there. We've already had two quarters of positive growth.

We had two quarters of negative growth last year and that put us into a technical recession, because you need two consecutive quarters of negative GDP in order to have a recession.

We haven't had a recession since the early '90s. Even the GFC didn't even give us that.

Now we've had two consecutive positive growth quarters coming out of COVID. And that's created that turnaround.



Employment is a very similar story. In fact, we are better than anybody ever thought.

I didn't expect the unemployment rates to get up to 15% like some of the economists were predicting at the time. We got to about 7.8%, I think that was our peak, but look what we're coming down to.

You can see here how we're trending down to where we expect to be by June 2023, and I think we're pretty much on target to achieve that.

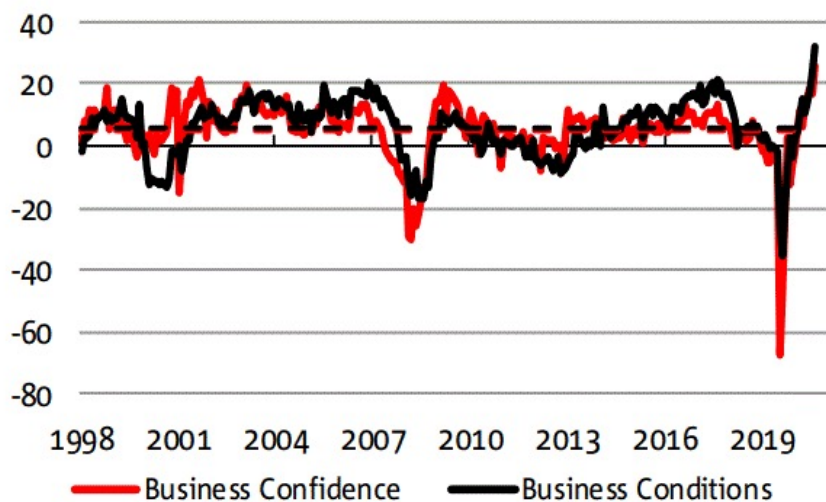


The Australian Economy

The big news, of course, was the Australian Budget. A lot of stuff went down.

So let's have a look at the Australian economy in a snapshot.

CHART 1: CONDITIONS AND CONFIDENCE REACH RECORD HIGHS



* Dotted lines are long-run averages since Mar-97.

First of all, conditions and confidence are at record highs. For the last four decades we have not really had confidence as high as it is right now.

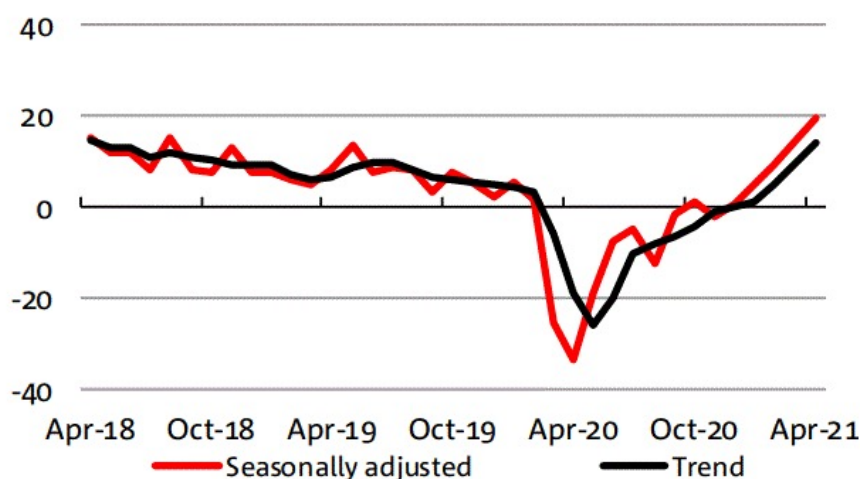
That's fueling a huge amount of growth, capital expenditure and other things.



We're back on track with retail sales, and you can see here where we are tracking over the long term. We had the COVID up and down, but look where we are now. Retail sells are years ahead of where they were expected to be if the pandemic didn't happen.

So we are more than recovering from COVID.

CHART 12: CAPITAL EXPENDITURE (NET BALANCE)

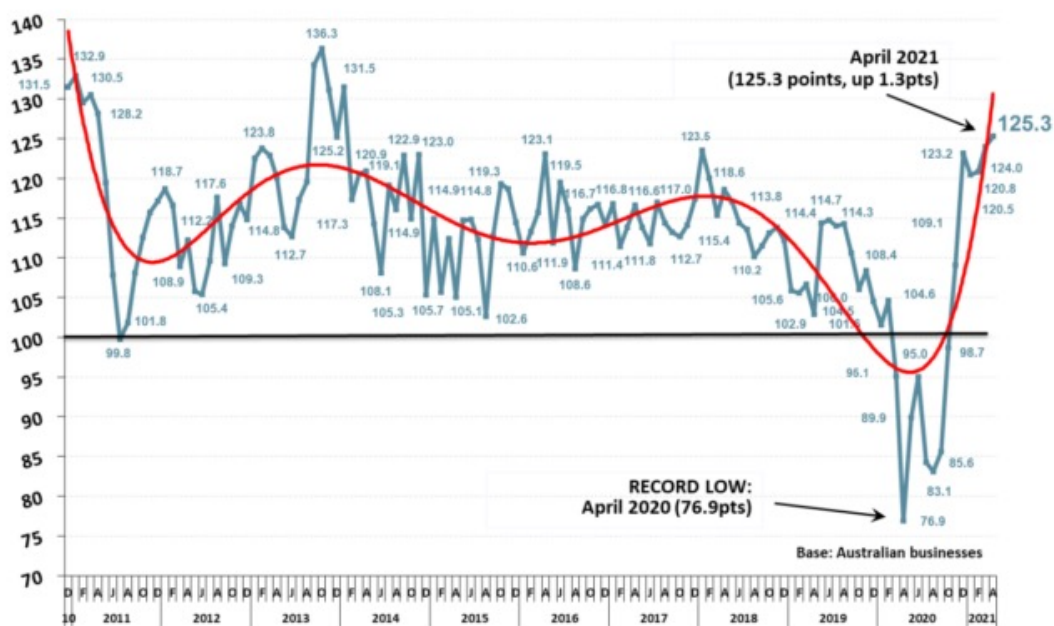


Capital expenditure is also up, and this is something that I'm very excited about because capital expenditure puts us in good stead for the future.

When we spend money on a new printing machine, or a new manufacturing machine, or a new tractor, or a new something else, what we're actually doing is we're investing now for something into the future, which has a longer term economic benefit into the future.

This is good news, because what this means is that we're going to have a more positive future as a result of the capital expenditure that's happening right now.

Roy Morgan Monthly Business Confidence -- Australia



Source: Roy Morgan Business Single Source, Dec 2010-Apr 2021. Average monthly sample over the last 12 months = 1,353.

This shows you business confidence in Australia over the last 10 years.

And you can see, it was way back in 2010 when confidence was up as high as it is now from a business perspective.

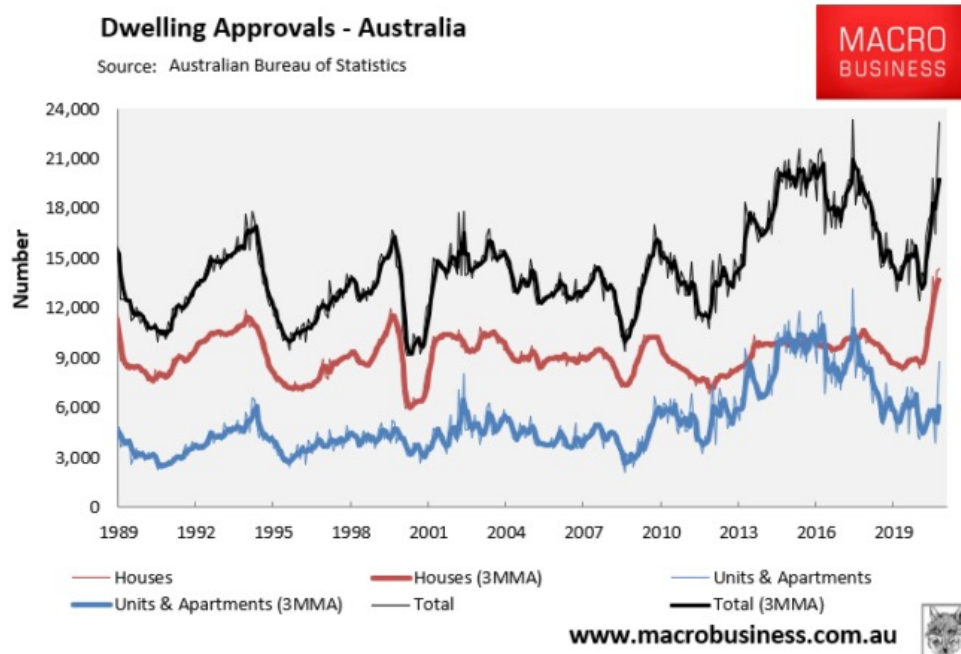
Think about property prices back in 2010, and what happened thereafter.

It went up phenomenally and that's the kind of ride that we're in for now.



Dwelling Construction Boom

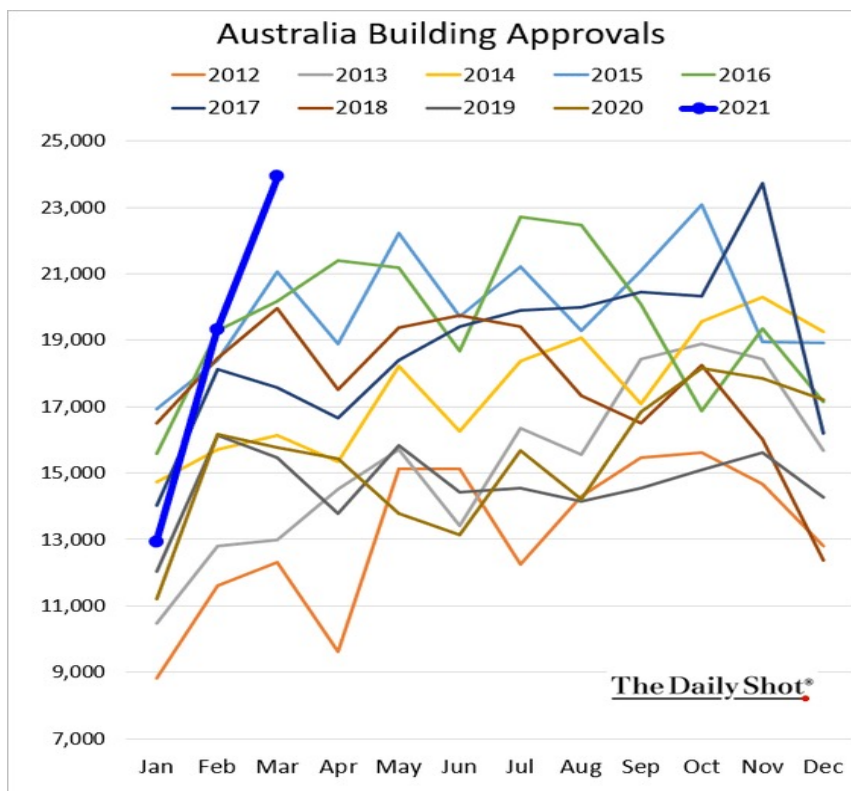
Let's have a look at the dwelling construction boom. We've got a massive building boom going on.



It's been fueled initially by the HomeBuilders grant of last year, plus the access to superannuation to get into your first home, plus the first HomeOwners grant, plus the guaranteeing of deposits, and all of those things.

It's all fueling new construction. What that means is the dwelling approvals have spiked. Before that they were coming down for some time because of APRA getting very tough on the banks and basically prohibiting lending.

So applications came down, but we've now spiked on all levels. We're coming back up again and it needs to happen because we are dramatically, dramatically undersupplied in the housing sector.



This shows you housing approvals. Lots of lines going everywhere, but each one of those colors represents a period of time. The blue one is where we were at for 2021.

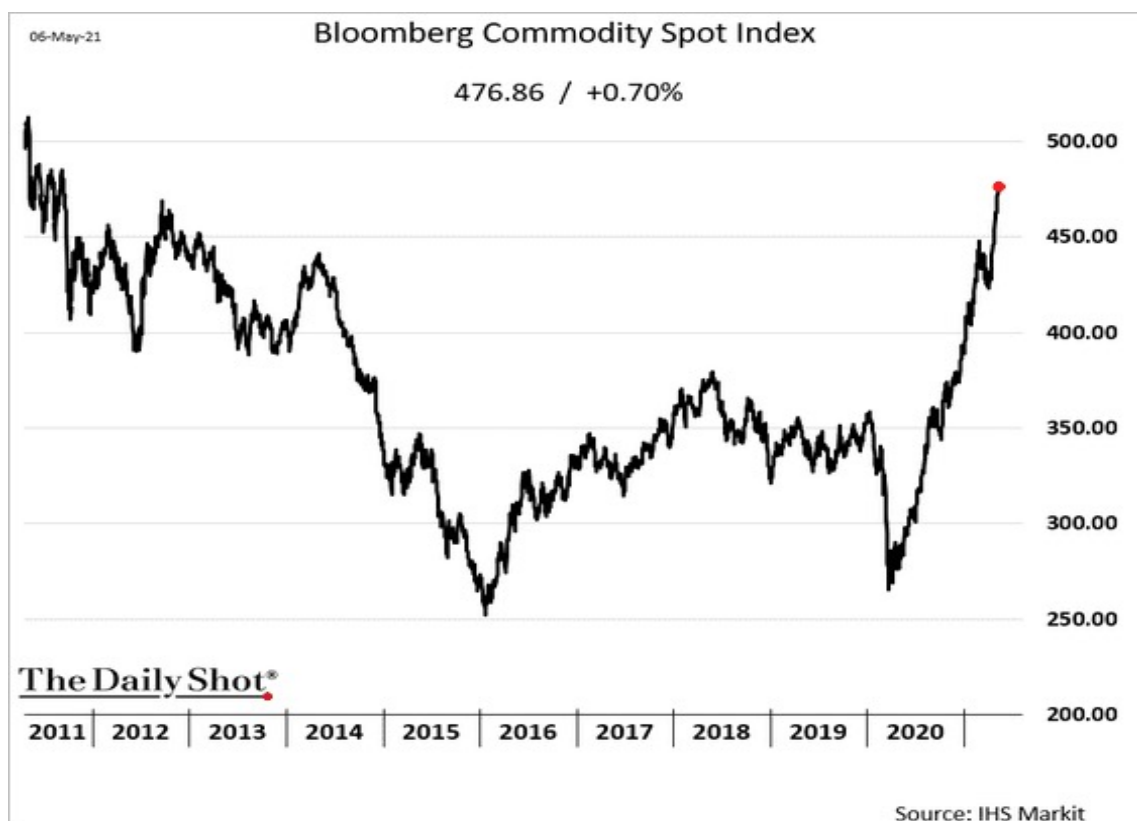
So just look at that and go, "Oh my God," look how much the applications have increased so far this year from all of this stimulus that we've had compared to any of those other years right back to 2012. And this is just for housing.

The previous one included units because it was dwellings in total, but this is just housing and housing is very, very pronounced. You can't help but look at that and go, well, this is a good thing because we are so undersupplied. It needed to happen and it is happening.

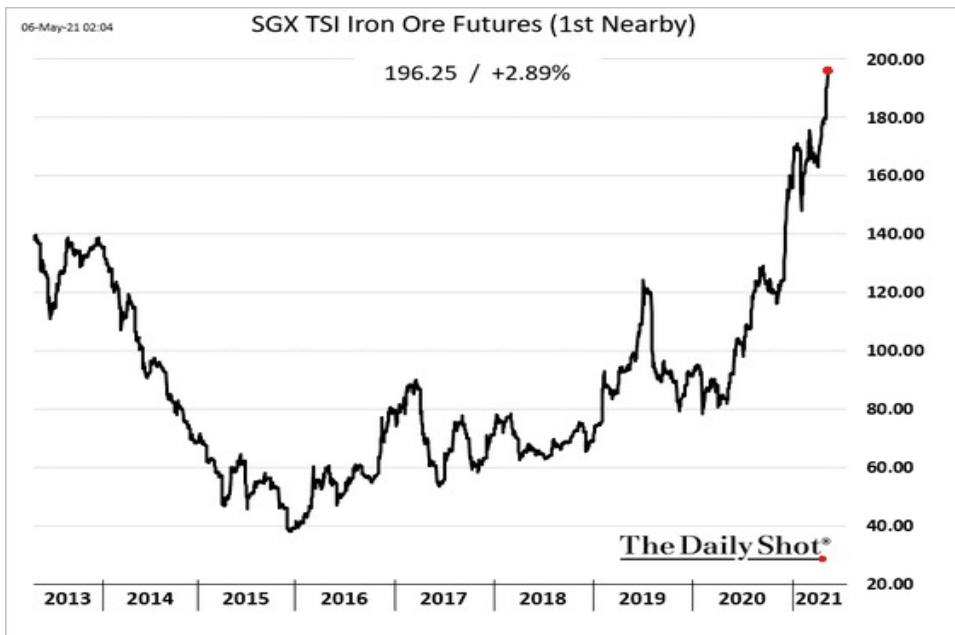
Commodities

Commodities are up as well, and because we are a commodity-based country, commodities are really what is continuing to drive our economy over and above what we're doing on unemployment, and infrastructure spending, and construction stimulus, and all of those things.

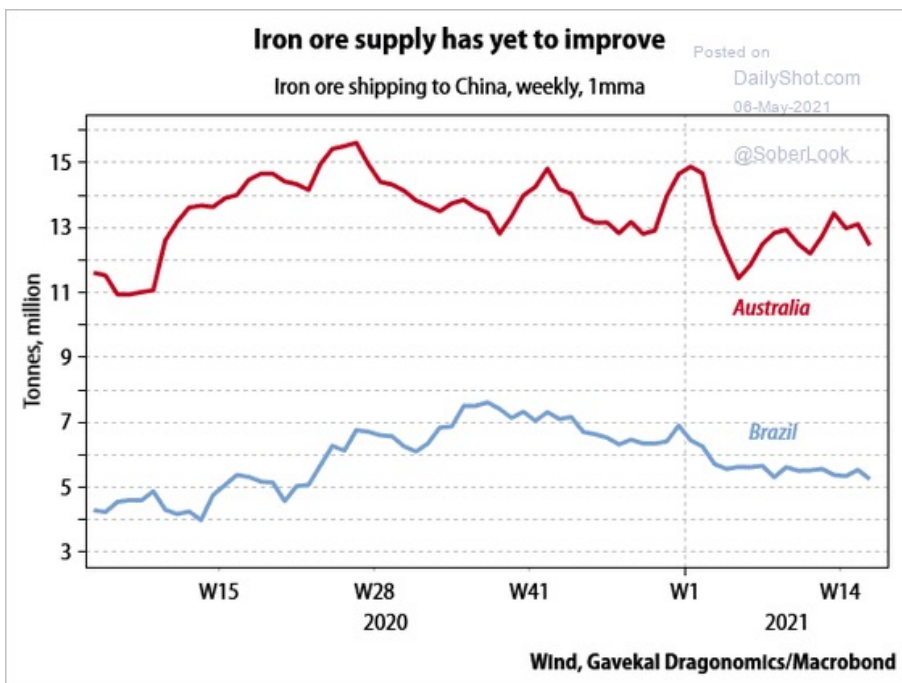
It's the commodities industry which is adding a double whammy to our growth and our recovery, and why Australia is doing exceptionally well.



Look at this. This is the Commodity Spot Index on Bloomberg. This is metals and we are very heavily metal-based.



If you look just at iron ore and this is our strongest export. It makes the most difference to our balance of trade and how we interact with the rest of the world.



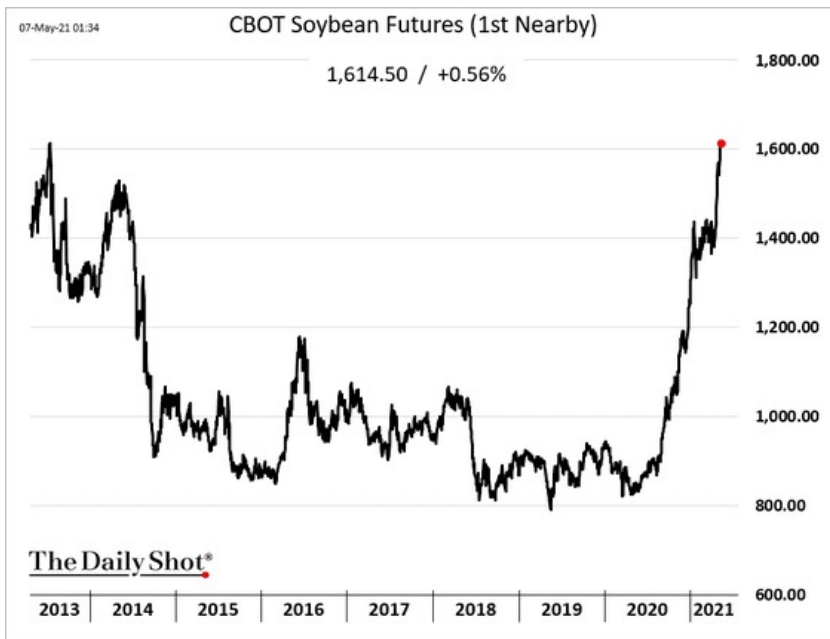
The global iron ore supply has yet to improve. When we look at our iron ore shipping to China, it has come down, but there's plenty of other charts that show you how China has been replaced by other markets.



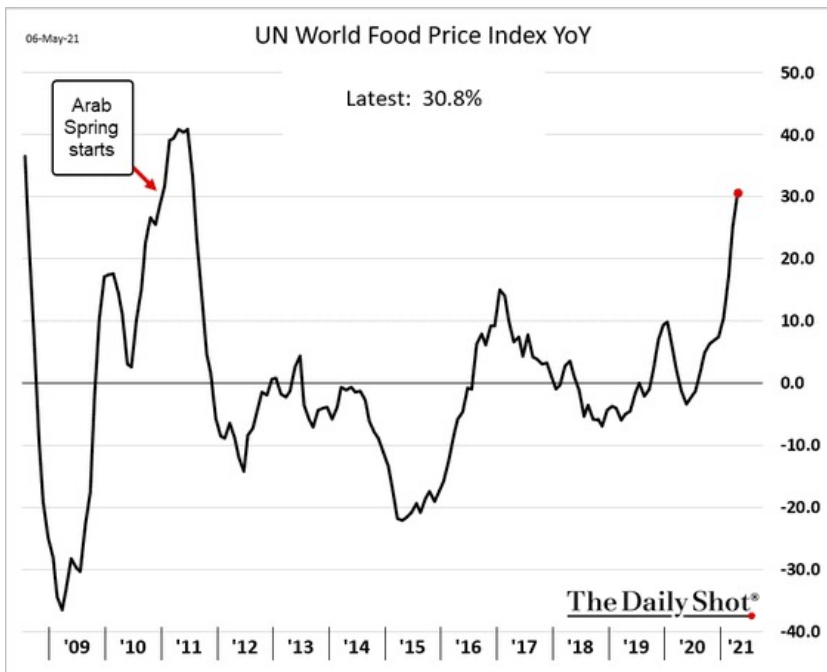
This is steel, so still along the same line.



This is thermal coal, the coal that is used to fire power stations, not coking coal which is used to make steel. But you can see, the price is up and again, as we are a big coal exporter, this is all creating more wealth for Australia.



Soybeans Futures, not much of an impact for us, but I thought I'd throw it in to show you that across the board the base requirements for living, whether it be construction, or whether it be power, or whether it's food, they are all up.

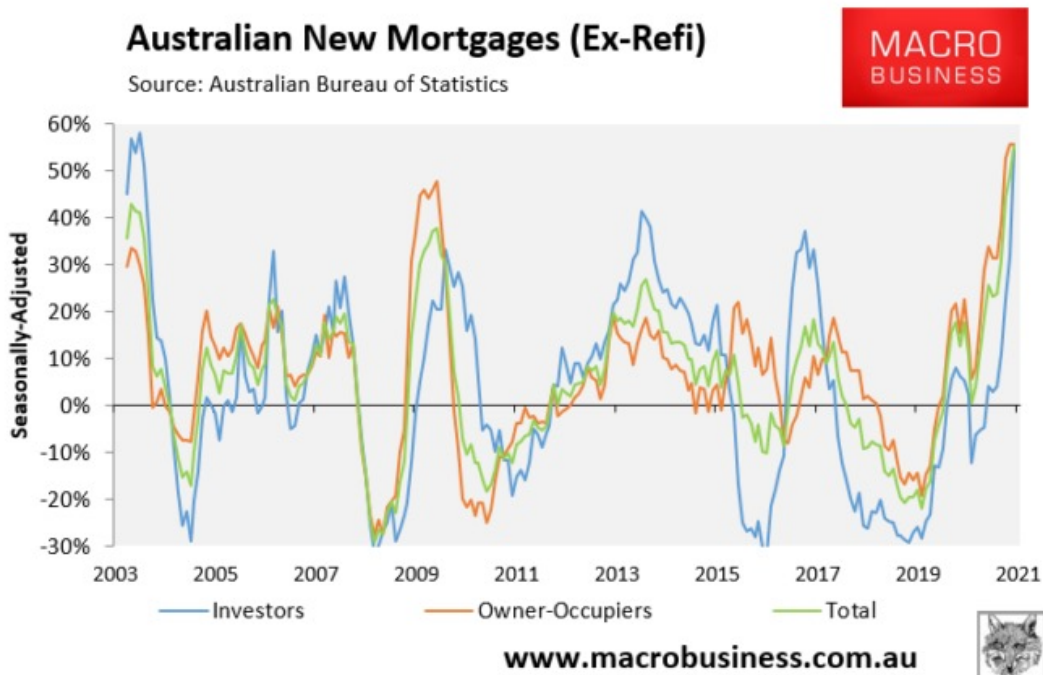


And this is the UN World Food Price Index. And again, you can see we haven't been up as high as this since we were back post-GFC, back in 2010-2011.



Australian Property Market

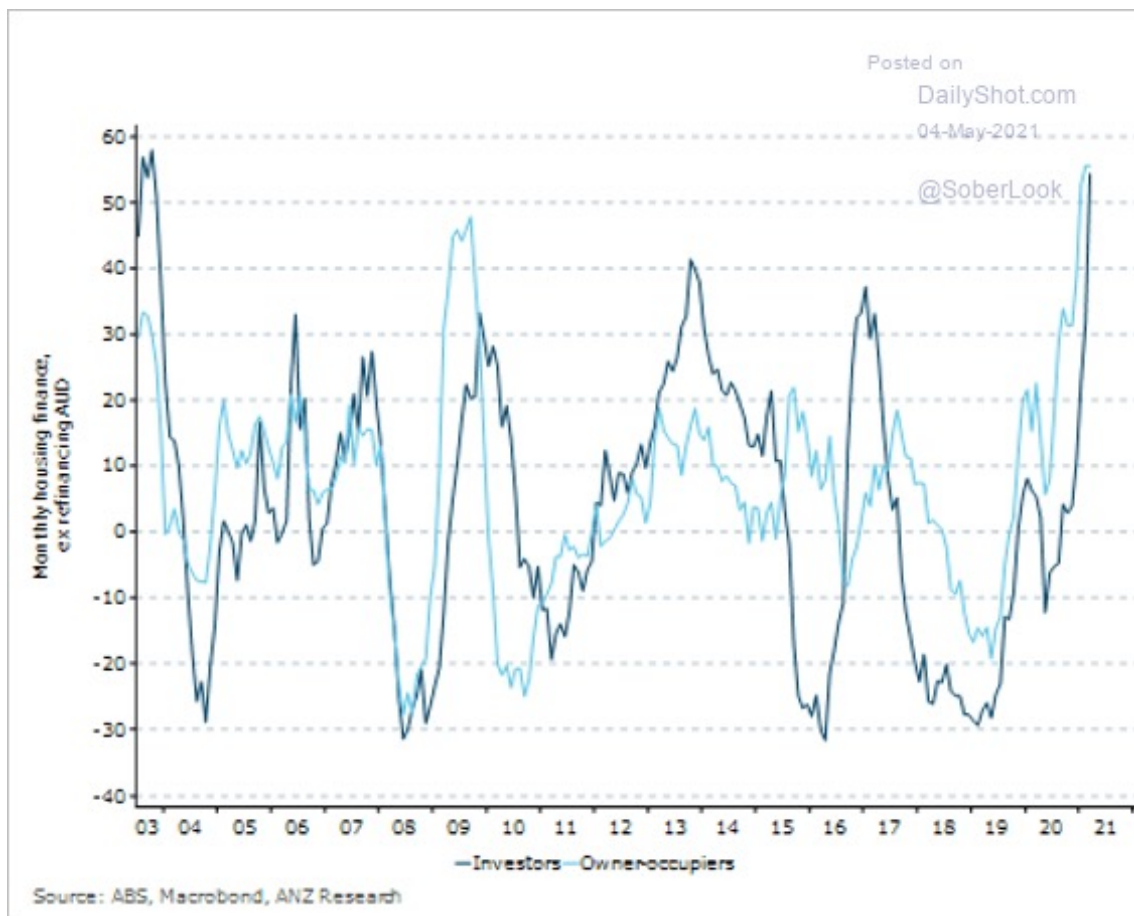
So what's happening in the property market in Australia?



First of all, new mortgages are up. Now that's predictable because we've got all of the incentives for people to get into the market and build a new home, or buy a new home, and so of course, they've got to get their money somewhere. So loans are up.

A good thing is a lot of the restrictions that were put on the banks have now been lifted and the banks are actually being encouraged to lend. That's freeing up the economy as well because the ability to be able to borrow is the lifeblood of the economy.

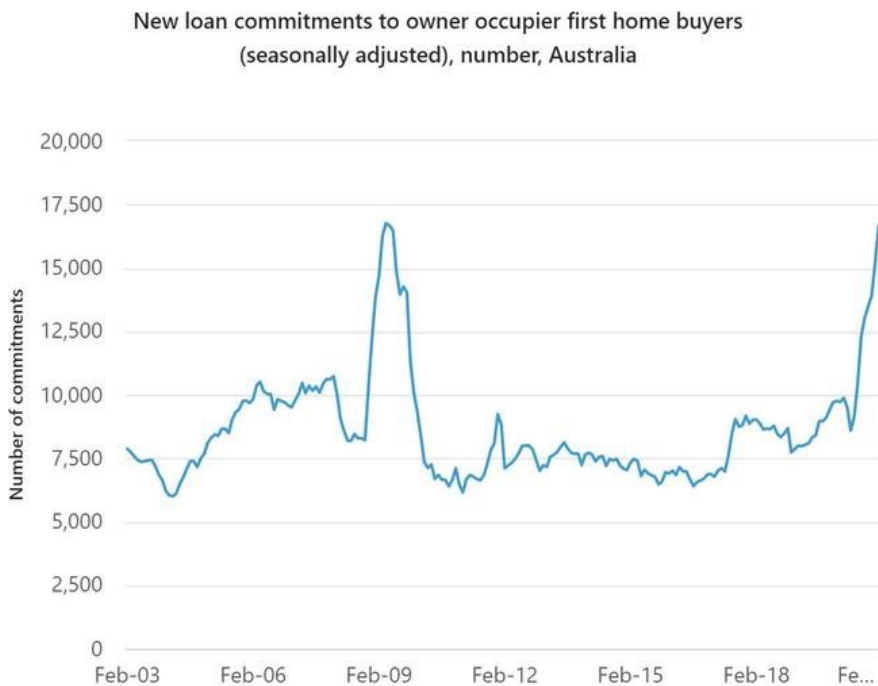
It really is what is needed to make the whole thing go round and tick.



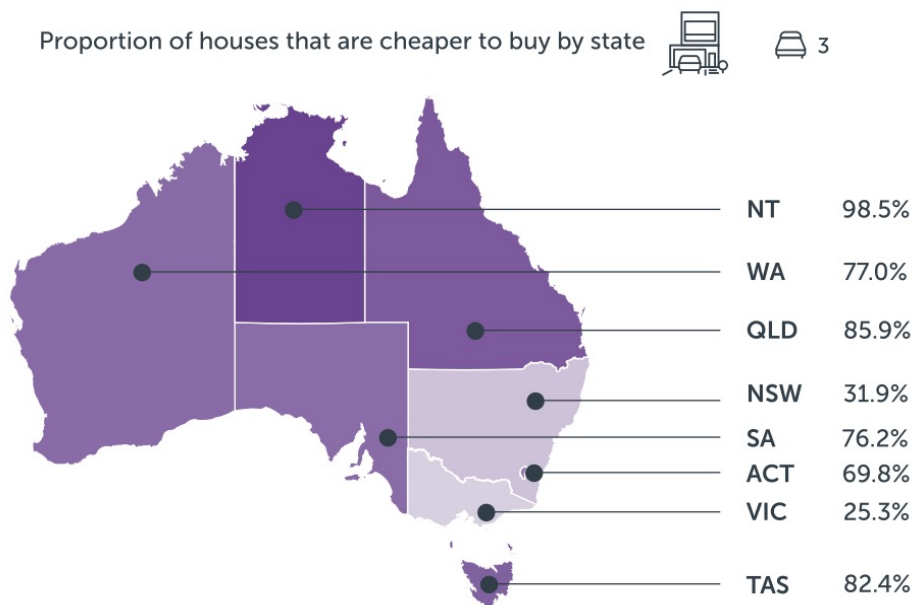
This one here is showing you that loans are up both for investors and for owner-occupiers.

So it's not just the investors jumping in and speculating, it's very much the owner-occupiers as well.

And a lot of that is first time owners at the very bottom of the market as you will see in the next chart.



New loans to first homes buyers is up. It's about where we were back in 2010 which was when the market really started to turn and prices started to go up.



This shows the Proportion Of Houses That Are Cheaper To Buy by state. You can see how much property in each state is actually affordable.

New South Wales and Victoria are the worst because most of their population live in Sydney or Melbourne.



But if you actually get outside that, it is actually quite affordable.

Queensland is 86%. If you get out of Southeast Queensland, most of the state is very affordable.

Northern territory, 98.5% affordable. South Australia, 76.2%.

ACT is nearly 70% and Tassie 82.4%.

You can see that while price rises are filtering through, there is still a lot of very affordable housing around.

Even if you live in downtown Sydney or Melbourne and can't afford to buy your own home, there's still plenty of opportunity to buy investment properties in other areas – even in your own state – and be able to get in at affordable level, so you're basically rent-vesting.

And that's something that I'd actually like to talk to you about right now.



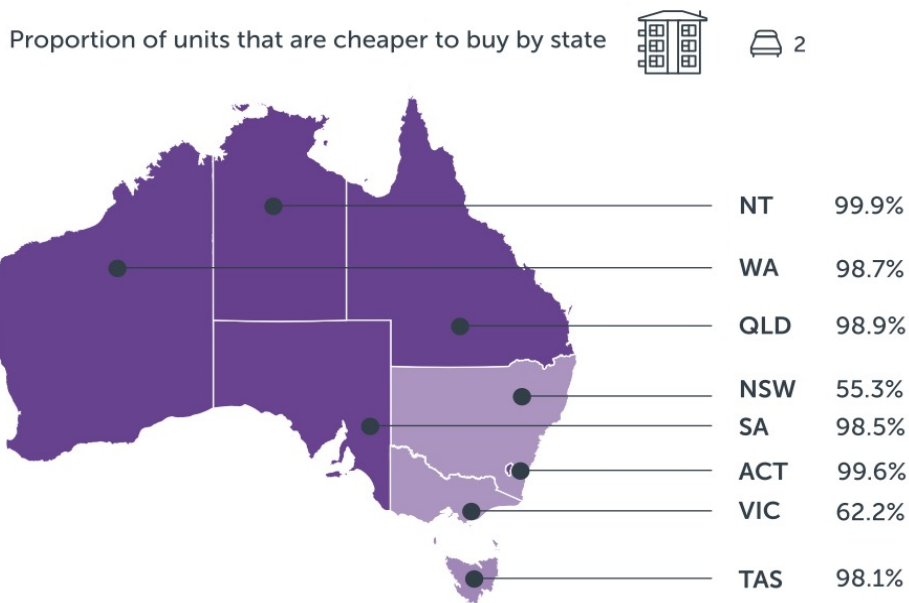
One of the things that I'm offering you is the ability to be able to have an appointment with one of my advisors ... I'm calling it the [I Love Real Estate Breakthrough Session](#).

All you have to do is go to iloverealestate.tv/questions/ and you can take up one of the appointments with one of my advisors.

Now, the advisors only have limited time as it's an hour long appointment. So if you're lucky enough to get one of those appointments, **make sure that you write it in your diary and you turn up**. Otherwise, you're taking an appointment away from somebody else who really might need it.

The advisors will go through where you are at, what your goals are, what you want to do, where you want to head, all of those sort of things. They will then talk to you about how the I Love Real Estate coaching and mentoring education programs that we run can really help you achieve all that. It's going to be very advantageous for you to have the appointment as a lot of things can follow on from that as to where you're at right now.

By having one of my [I Love Real Estate Breakthrough Session](#) appointments, you'll be able to get a better feel for what you need to be doing to be moving forward. Ok, back to the masterclass.



So this is the proportion of units that are affordable. A very similar story to houses.

Vacancy Rates - April 2021						
City	Apr 2020 Vacancies	Apr 2020 Vacancy Rate	Mar 2021 Vacancies	Mar 2021 Vacancy Rate	Apr 2021 Vacancies	Apr 2021 Vacancy Rate
Sydney	28,734	3.9%	25,257	3.4%	23,422	3.1%
Melbourne	16,575	2.8%	27,300	4.4%	25,050	4.0%
Brisbane	9,555	2.8%	5,407	1.5%	4,780	1.4%
Perth	4,807	2.3%	1,889	0.9%	1,860	0.9%
Adelaide	2,398	1.2%	1,524	0.8%	1,409	0.7%
Canberra	824	1.2%	508	0.7%	486	0.7%
Darwin	837	2.6%	188	0.6%	167	0.5%
Hobart	442	1.4%	206	0.6%	164	0.5%
National	88,668	2.6%	72,436	2.1%	66,411	1.9%

This is Vacancy Rates. When you have a rise in an economy and things are going well, vacancy rates come down. So that's what this is showing here.

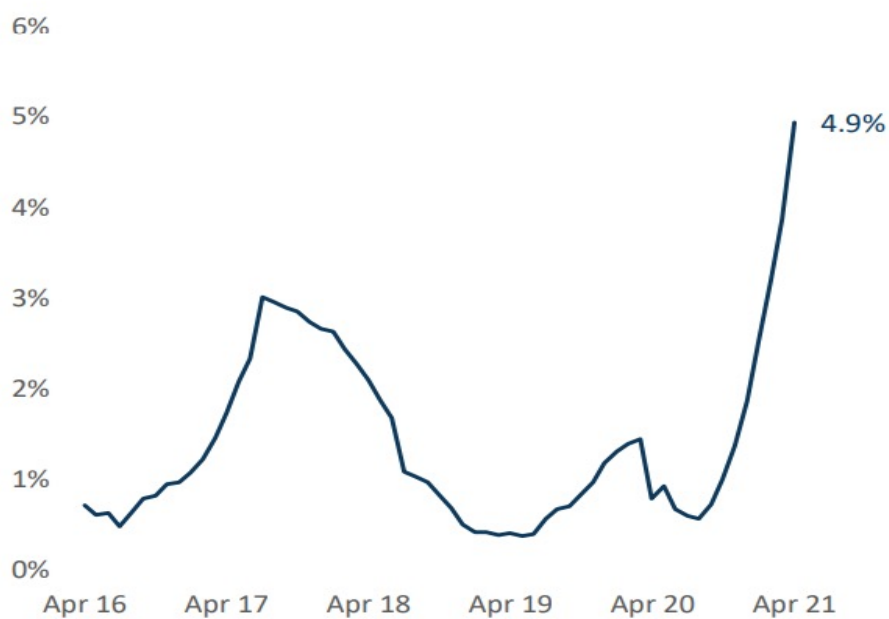
You can see here for April as a percentage, 3% vacancy for Sydney and Melbourne is 4%. The lowest since March 2013

The reason I want to highlight those two cities is because both of those markets have an oversupply in units. Now, as you know, I'm not particularly keen on the unit market and there's a lot of reasons for that, but there is a massive oversupply that's bringing the vacancy rates up in those cities.

If you look at the rest though, Brisbane is at 1.4%, Perth at 0.9%, Adelaide at 0.7% Canberra at 0.7%, Darwin at 0.5% and Hobart at 0.5%, you can see the rest of the country doesn't have that problem.

And because vacancy rates are so low, it's having an upward pressure on pricing and that will continue for some time.

Annual change in rental rates - National



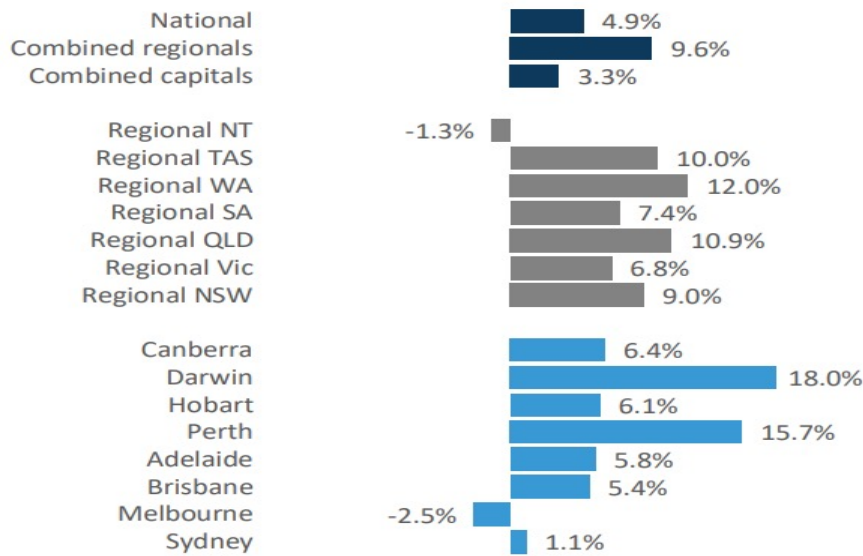
The other thing that plays into this is yield. When vacancy rates are low, it has upward pressure on rents. So rents go up.

Vacancies go down then rents go up.

And in the month of April, across the nation, even considering we've got an oversupply of units in Sydney and Melbourne, what we have seen is a rise of 4.9% increase in the rental yield on properties in that one month.

Now that's pretty extraordinary.

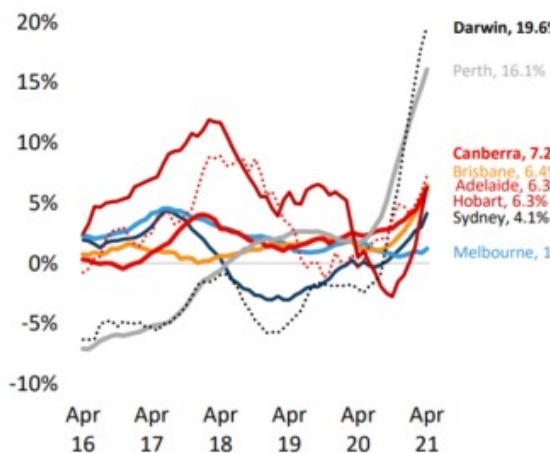
Annual change in rental rates to April 21



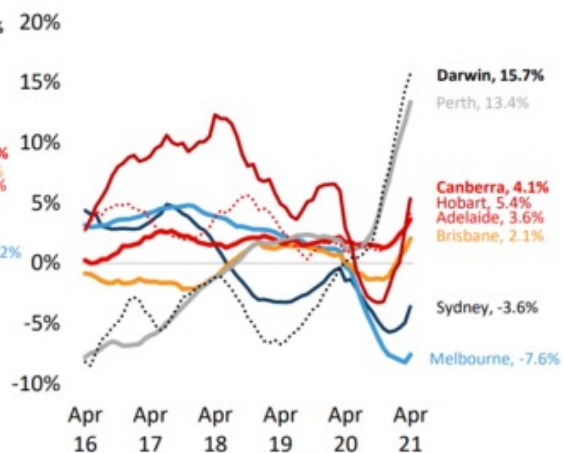
And it's not just in the major capital cities, it's in the regional areas as well.

So if you take up one of those advisor appointments, talk to them about what your goals are because a lot of the solutions are included in what we teach. You can move forward regardless of your circumstances.

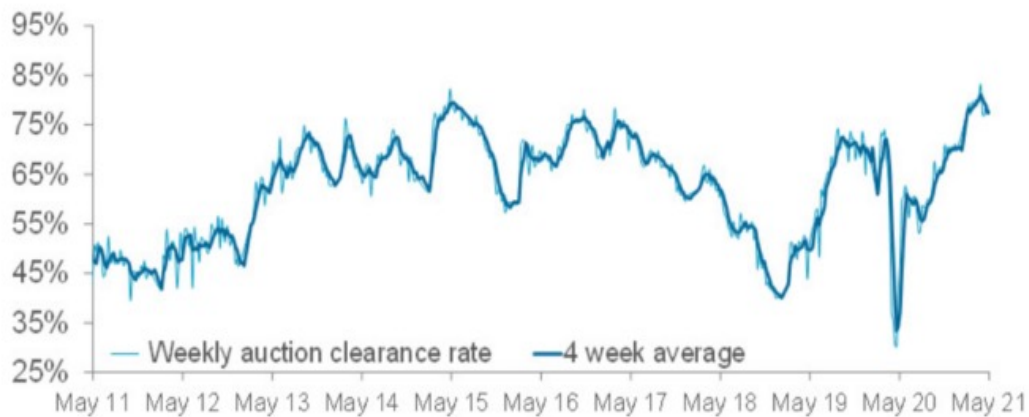
Annual change in rents, Houses



Annual change in rents, Units



Again, this chart shows you the change in rents. The two that are dragging, particularly in the unit market, are Sydney and Melbourne, as they are oversupplied in units and therefore not performing.



This is Auction Clearance Rates. You can see that auction clearance rates are definitely up and that's a trend that is continuing.

And when more properties are sold at auction, what it means is it's a hotter market, things are moving more rapidly, and you've got to be quick to get in.

This is not something that you can dilly dally with, it's not something that you can afford to stuff around with.

City	Clearance rate	Total auctions	CoreLogic auction results	Cleared auctions	Uncleared auctions
Sydney	80.2%	1,119	1,114	893	221
Melbourne	75.1%	1,310	1,303	979	324
Brisbane	61.1%	130	126	77	49
Adelaide	81.9%	200	199	163	36
Perth	90.5%	21	21	19	2
Tasmania	n.a.	2	2	2	0
Canberra	90.8%	120	120	109	11
Weighted Average	77.7%	2,902	2,885	2,242	643

This shows you the clearance rates across the cities with the numbers and everything else.

If you're anything over 60% clearance rates you're doing very, very well, and we're up at 77.7% this last month.



Truth Bomb

So my truth bomb for the week, just to round off the masterclass, is that time is our most valuable resource.

Time is the one thing that we can't produce. We need to be very conscious of our time and not waste it.

This is why when you get educated and you can start to make educated decisions, you don't get caught in the trap of time-wasting and making mistakes that waste your time and your money.

Now, the other thing about time is – time is a weapon.

And if you just chip away at things little bit by little bit by little bit and constantly improving over time, it makes massive difference.

Too many uneducated people quit early.



They quit just before there is a dramatic increase in the curve, and I don't want that to be you.

Make sure you're doing everything that you can to maximise what is a remarkable time in history and one that you can't afford to make mistakes with.

So that is why I encourage you to please go to www.iloverealestate.tv/questions/, get yourself one of those free 60 minute breakthrough sessions and let's get the ball rolling because this is the time to act.

We are not halfway through this boom yet, but we've already started, so we're not on the starting line anymore. We've already got significant increases and you need to be part of it.

But you need to be educated because there's a lot of mistakes to be made out there. There's a lot of rubbish in the market. There's a lot of advertising that can lead you astray.

So please, please get yourself educated. For the minuscule amount you'll pay for an education, and the return on investment is infinitesimal as to what it means for you into the future.

That's a wrap. I hope you got great benefit out of this masterclass and you're ready to step up and take some serious action in the market.

But please get yourself educated first, make sure you book a FREE 60 minute **I Love Real Estate Breakthrough Session** with one of my advisors. They are free. There is no cost for them.

See what you can do proactively to take advantage of all of the massive upswing that we're seeing in the market right now. This is the biggest upswing we've seen in decades, and I'm telling you, you don't want to miss it.

The place to go to get one of those appointments is www.iloverealestate.tv/questions/

I hope you are enjoying my Intelligent Property Investor series.

I also encourage you to go to my website www.iloverealestate.tv and subscribe to my weekly updates. That way you're going to get these coming out to you every single week and so you'll always be on top of the latest information.

Jump on board. Be part of the Intelligent Property Investor Masterclass Series. Better information gives you better decisions, which gives you better results.

Yours in success,



Dymphna Boholt

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