



**INTELLIGENT**  
PROPERTY INVESTOR

**COVID Economy, The State Left Behind,  
US Property, Fixed Interest Rates & Cyber Security**

**I LOVE**  
REAL ESTATE

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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**

I've been asked a number of times why am I doing these?

Why am I giving out all of this free information on the markets, what it all means, where we're heading and all of those sorts of things.

Well, I'm doing this because I want you to become a more intelligent property investor, because more intelligent property investors make better decisions. They make more intelligent decisions and as a result, get better results.

The timing right now is particularly important because we are now entering a boom cycle.

Now, remember I am an accountant and I am an economist. And this cycle that we're entering right now is going to be very, very crucial for you and your financial futures, as well as your family's futures and potentially for generations to come. So that's why this cycle will be very, very important.

The last time that we had massive increases in property prices like we are seeing now, you have to go back to the end of GFC.

It bottomed out in 2010, then really took off from 2012. What did you do then? How many properties did you buy for those next few years? How much did they increase in value?

Because those are the kinds of times that we are entering again.

In fact, I could also take you back to the mid-cycle slow down in the early 2000s. Think about the pricing then (if you're old enough), think about what those prices were.

What did you do then? How many properties did you buy? What happened?

If you are even older, think about back in the early '90s when we had the last proper recession.

So what did you do then? Sydney prices back then were \$194,000. That was the median house price in Sydney and other cities were similar.

How many properties did you buy? What would they be worth today?

The reason I'm being so hard on you right now is because I really want you to understand the importance of this period of time that we're coming into.

I put this information out on my website too, which is [iloverealestate.tv](http://iloverealestate.tv) so you can get all of the previous Intelligent Property Investor masterclasses that I do on a weekly basis.

You can go back and listen because it tells a story. And the more that you go through and listen to the story, you can see how it's developing.

I also put it out on my [YouTube channel](#) and I also put it out onto [Spotify](#) and onto [iTunes](#), but I really, really encourage you to, to jump onto my website, [iloverealestate.tv](http://iloverealestate.tv) and get a subscription to these master classes that are all free.

I don't sell properties. This is all about knowledge and making intelligent investment decisions.

What are we going to be covering in this report?

Well, the first thing is we're going to be looking at **why the economy is finally out of the COVID hole.**

We're going to be talking about **one state in Australia that's been left behind** right now.

We're also going to be looking at why, in America, **selling your first born won't even get you a house.** That's how crazy it is over there.

Why economists are saying that **we should fix interest rates on our mortgages.**

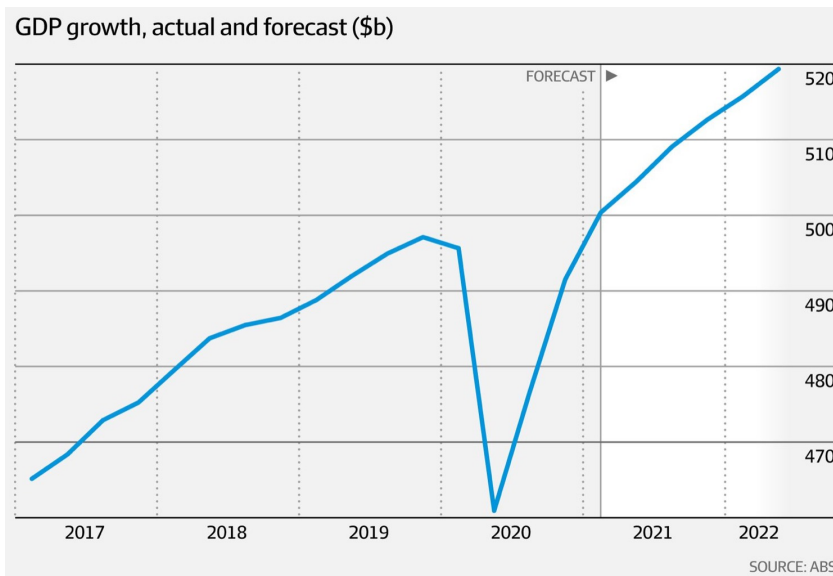
The other thing I want to cover off on just before we close today is **cybersecurity** and some stats that have come out recently that I think are going to shock you.

It certainly shocked me into getting some extra protection on things.



## The Australian Economy

So, the Australian economy. Let's talk about that. Well, first of all, we are well and truly out of the COVID hole.



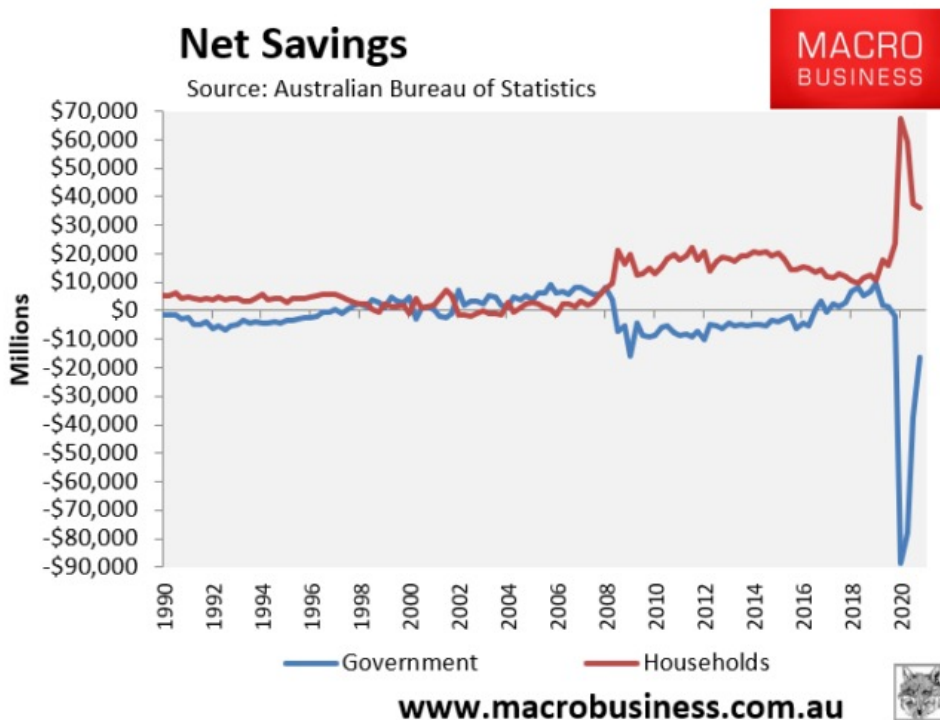
You can see in the chart above GDP Growth is well and truly above where we would have been if we were just tracking along. We've gone back to where we would have been if we didn't have COVID – and more.

The actual numbers are coming in and we had a 1.8% increase in the March quarter. That was only forecast to be about a 1.5% increase in GDP.

GDP, remember, is the Gross Domestic Product. This is our measure of economic health, if you like.

When you go and get your blood pressure checked and all of those sorts of things, well, what we do in the economy is we get the GDP checked and we're tracking along quite nicely here.

We're even up from where we were pre-COVID. We're up 1.1%, and now we are 0.8% above where we were in the fourth quarter of 2019, well and truly before COVID hit us.



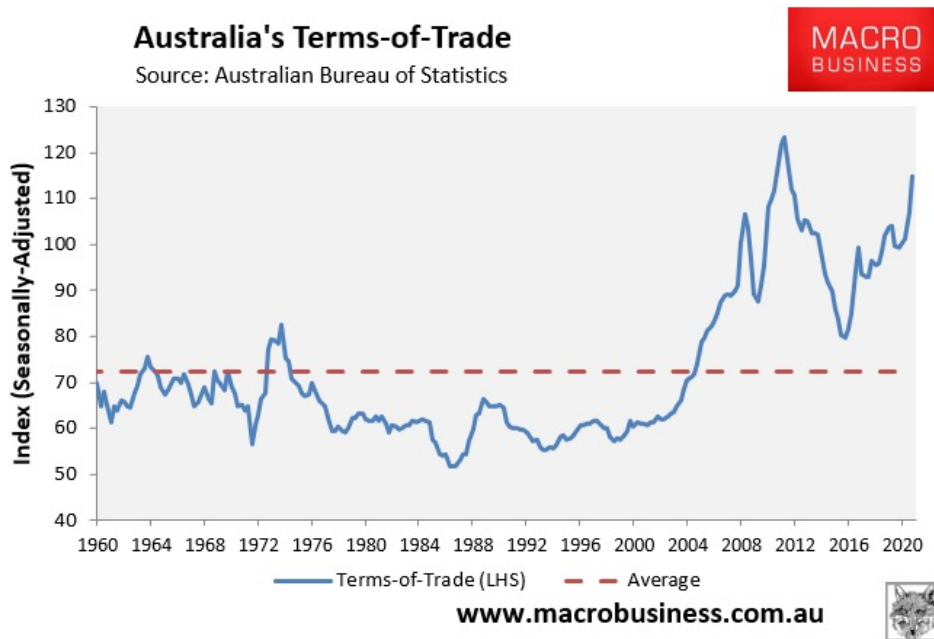
Now, this is an interesting chart, because it shows how household savings have gone up through COVID. This is personal savings, and they have dropped back again because people are starting to spend again as the country is starting to open up, et cetera.

But you can see the exact reverse happened with government spending.

We've taken a big dive there. Massive amounts of government spending.

This is negative savings, if you like, or spending, which means that they're starting to recover. So they're getting back to a level that's a little more manageable in the longterm.

The closer we can get those two together, the better the economy is running, and jobs are happening, and all of those sorts of things. So I'm quite confident about what's happening there. I'm quite buoyed, if you like, by the markets and what's going on with respect to GDP, and savings, and all those sorts of things.



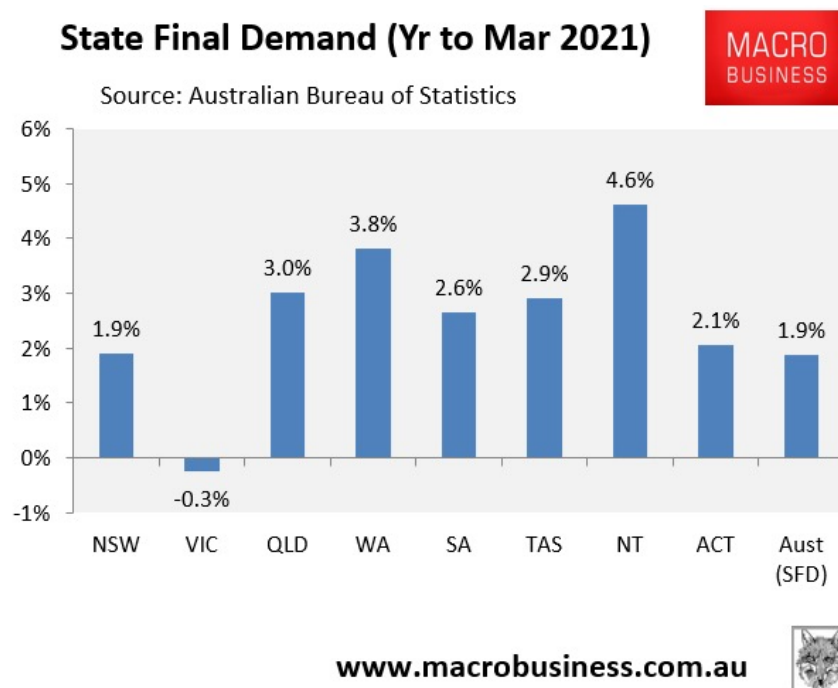
This chart shows you the Terms Of Trade. Now, this is really being buoyed along by the mining industry. Commodities are up. We've had iron ore up, coal up, and just about all the rest of them up too.

Aluminum, bauxite, copper, the whole lot. We are such a heavy mining country and that has really pushed our balance of trade. This is a very healthy balance of trade, because you can see that from 1960 until we hit the mining boom of the 2000's is where our balance of trade really took off.

Now, that doesn't mean that if we had a negative balance of trade, everything is going to be gloom and doom, because it wasn't gloom and doom through the '80s, I can tell you.

But through the 2000's we saw a massive increase, and we're well and truly up now.

Now, this balance of trade is very good for us. It means we've got more money coming in than going out. So as a country, we're in net savings, if you like.



Now, this is a little bit worrying. This is the demand for housing across the States. Now, some of them are fantastic, as you can see.

The one that's concerning is Victoria.

Now, I don't know whether the Andrews government or anybody in there is actually reading these reports, but are they looking at these charts?

I mean, it just astounds me how Victoria is lagging behind. Obviously, they've been hit harder with COVID. They've had more lockdowns and I really feel sorry for Victorians.

But you've got a government that in times when they're supposed to be building the economy and getting it growing again are slamming you with higher taxes. And those higher taxes are hurting big time.

What I see, and I did a podcast on this a couple of weeks ago and I'm really cranky about it, because the increase in land tax and stamp duty, that's one thing. But another is the increase in the windfall gain, that's a new tax where if you get your property rezoned because your Council wants more development in your area or whatever, 50% of the gain is going to the State Government.

Now, these are the types of things that are really going to affect Victoria from a growth perspective.

On top of that, and this is the one that I think will hurt the most, is the land tax. Even if you're not paying land tax and you're not an investor, and you think it doesn't affect you because you own your own home in Victoria, wake up! Because what it means is this tax, in the commercial space the land tax is typically passed on to the tenant. So it's the tenant that's going to be paying that land tax.

That restricts jobs, and at the big end of town, where they've got big commercial buildings and all the rest of it, and I predicted this a few weeks ago when the budget first came out, there's already lobbying going on from Queensland and Sydney to move those big head offices from Victoria to Queensland and to New South Wales because the cost of doing business is lower because of these taxes.

Now, that's going to have a massive run-on effect for Victoria. If those big offices start moving, it's going to have a massive, massive ramifications. It will cut jobs.

So I'm really cranky about the budget that came out in Victoria. Not that I can do much about it. More than anything, I'm really sorry for all of the people in Victoria because it's going to have a very bad effect. I don't normally get into politics, but that is stupid.

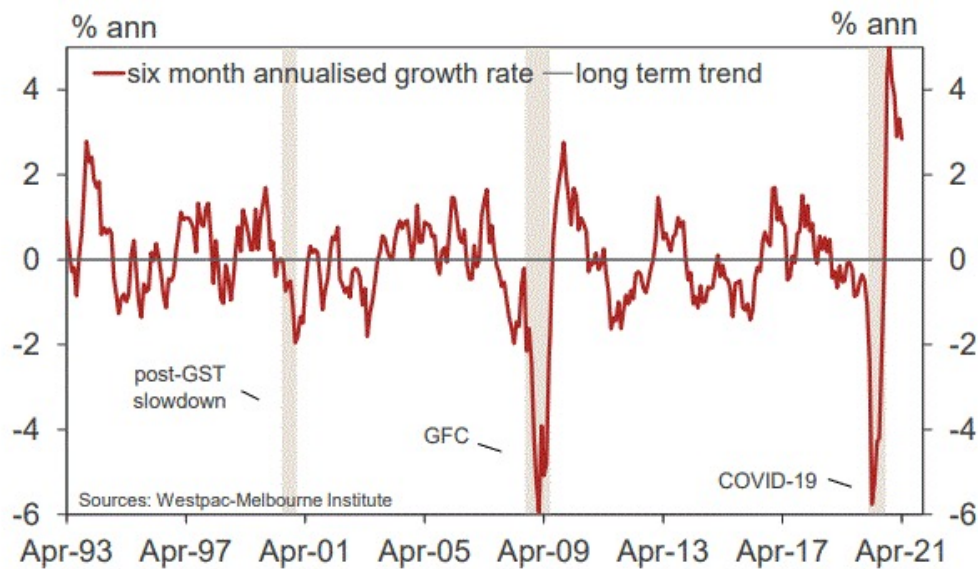
There's an oversupply in units in the city of Melbourne. A little bit of an oversupply in Sydney, but nowhere near as many as in Melbourne.

Despite this, am I still bullish on Victoria?

Look, I am because once we open up the borders... and I'll talk about borders shortly. Once we open up the borders, a lot of those people are going to go to Victoria, and that's going to create a lot of demand and other things.

But raising taxes when you're trying to rebuild a state is ridiculous, absolutely ridiculous.

### Westpac-MI Leading Index



This is the Westpac Index here that we've recovered really well. Our growth has been good.

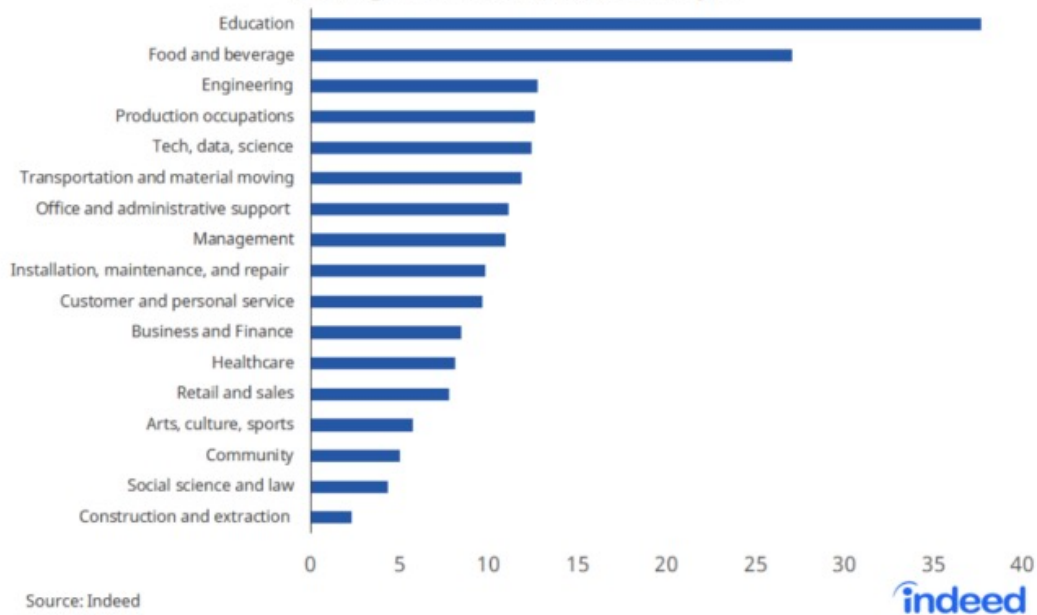
We had the highest growth ever in the month of March. Obviously, there's got to be a come-off from that because that was the highest growth that we'd had in a single month since 1988. 33 years!

So it's come down a little bit from that, but you can see it is well and truly back up into the positive.

Even if you look back to GFC growth rates, we really rebounded much, much more now than we did back then.

## Australian job postings by occupation group on Indeed

% change since March 28, as of May 14



Job Postings By Occupation, I thought this was quite interesting to show you.

It only just come out and it shows where most jobs are being advertised.

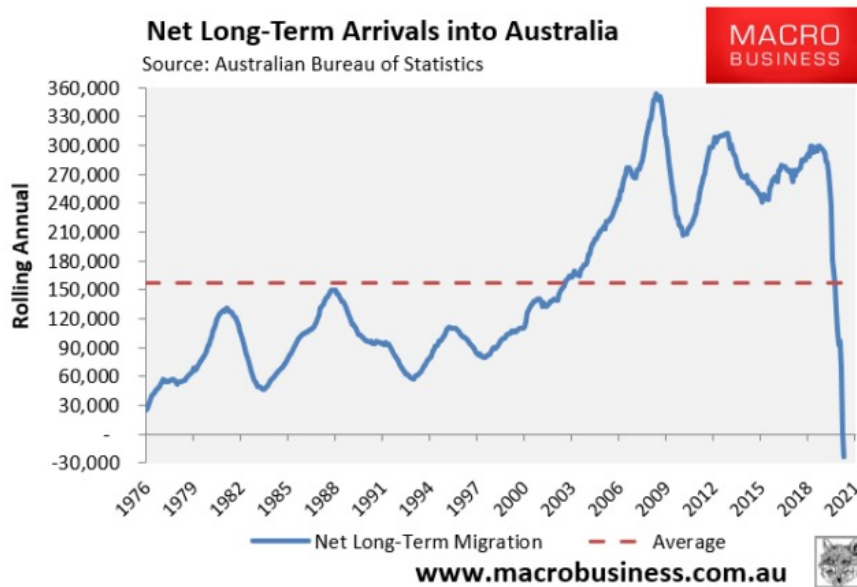
Education really blew me away, that there's a lot more jobs being advertised in education, food and engineering.

Now, that's mainly because they were so bad before. That's really what's going on. Now they're starting to pick up.

What's booming at the moment is right down here in construction.

Now, the reason that doesn't show such a big figure is because we were already advertising more for construction, and the sciences, and law, and all those sorts of things.

Whereas we've only just started to have a bit of a rebound in the food and beverage, and the education areas. So it's good for those particular industries.



We crashed and burned with net long-term arrivals. No one is coming home.

No one is arriving in Australia because we're not getting any immigration, and we've actually even gone into negative. So some of those, like the students and things who were staying here before, they've all gone home.

So actually, in a negative migration chart here, where we can see that... That's expected to stay for some time.

**Table A.5: Net overseas migration, for years ending 30 June**

	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Net overseas migration, Australia	194,400	-96,600	-77,400	95,900	201,100	235,000

This was in the last budget, and this shows you how population growth is expected to go for the next few years.

2020-2021, up to June, we're expected to be negative 96,000 people.

Whereas previously, for the 2019-2020 year, we were 194,000 people up.

Then, for 2021-2022 financial year, the budget is saying, "Realistically, we still won't have the borders open in the first half of next year." That's what that's saying. So we're negative 77,000.

But by 2022-2023, which is from the second half of next year, that's when I said that the borders start to open, we're popping up to 95,900 positive population increase from migration. Then, 2023-2024 up to 201,000. Then, 2024-2025 up to 235,000 people.

My prediction is that it'll actually go even higher than that.

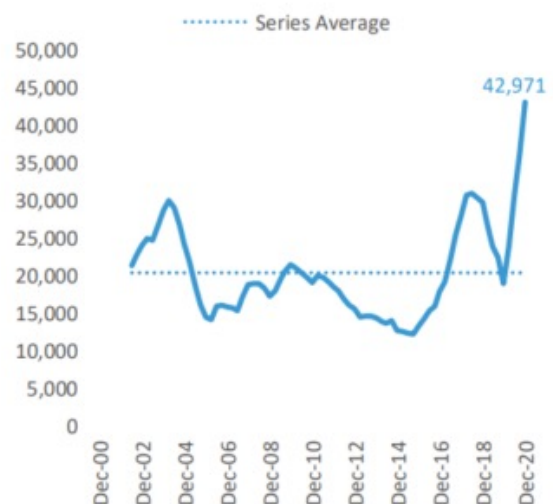
I think we're going to see a significant increase in population towards the end of next year because we will open up the gates. I'm telling you, there's going to be a flood, an absolute flood of people wanting to come into Australia, particularly with the way we've handled things through COVID.

I was reading some articles the other day about the world economists saying that Australia is leading all of the Western countries from a recovery perspective. So that's pretty good kudos there.

Arrivals vs departures to regional Australia (rolling annual)



Net internal migration to the combined rest of state region



Source: ABS

This is pretty important because it talks about the regional areas.

Now, there's been a lot of talk about the fact that everyone is having a sea change, or a tree change, because a lot can work from home, and you've got Zoom, and whatever. Well, yes and no. You see, yes, there has been an increase to the regional areas, and you can see here it's up 43,000 people.



But that chart doesn't say the full story.

The chart over on the left-hand side really shows the story, because the light blue line is the arrivals into the regional areas.

That little kick up at the end are the new people moving into the regional areas. But what's changed is that the youngies are not leaving.

Departures are down (dark blue line), which means that those who would normally have moved into the cities for work or to go to university, or other things, they aren't leaving.

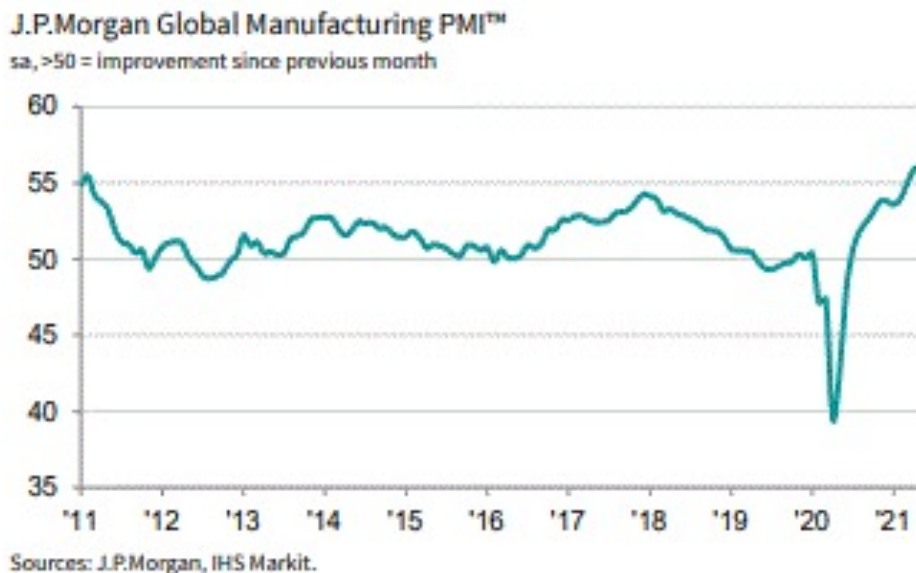
Therefore, the regional areas' population is actually up. You just look at one chart, and you go, "Oh, wow, everyone is moving to the regional areas." But in actual fact, it's not.

Some are, but not too many, and that's that little kick up there, but the main reason is because people aren't leaving the regional areas.



## Global Wrap

Let's get on to the global wrap. What's happening on a global basis? Well, markets are recovering. We're starting to see decent recovery all around the world.



You can see the fall in 2020 was obviously COVID. Big crash there, but we're already back up above where we were pre-COVID. In fact, we're back up to 2011 levels, and that's showing across the board.

### PMI by goods sector

Consumer / Intermediate / Investment

sa, >50 = improvement since previous month



Sources: J.P.Morgan, IHS Markit.

It's showing in consumer confidence, in business confidence, investment confidence. So everything is well and truly up here. This is manufacturing. Massive upswing.

It's interesting. The Western countries are the ones that are leading the charge with manufacturing.

A lot of the stuff that we would have just imported from China or wherever, there is a trend across the world to start manufacturing locally.

So whether it's toilet paper, or whether it'd be paper clips or whatever, right across the board, there is this massive trend to manufacture at home rather than have a big hub like China who handles all the manufacturing for the world.

I think COVID was a very big wake up call for economies around the world, and us included, of our dependency on a country that isn't exactly buddy-buddies. We are sometimes, but other times, we're not. Sometimes we're hostile, and we really need to bring that control back so that we're just running our own ship and we're not reliant on other countries to do that for us.



## US Property

Hooly Dooly, the US property market is going crazy.

I was reading a blog during the week about people trying to get into the market, and they're being outbidded constantly. A lot of people in Australia are feeling this as well, but I just thought I'd show you this because this was on a Facebook post. It was by one of the employees of Redfin, which is one the property internet sites.

A screenshot of a tweet from Glenn Kelman (@glennkelman) on May 25, 2021. The tweet discusses the competitive nature of the US housing market, mentioning a specific anecdote about a homebuyer in Bethesda, Maryland, who included a pledge to name her first-born child after the seller in her offer to Redfin. The tweet has 15.5K likes and 421 replies.

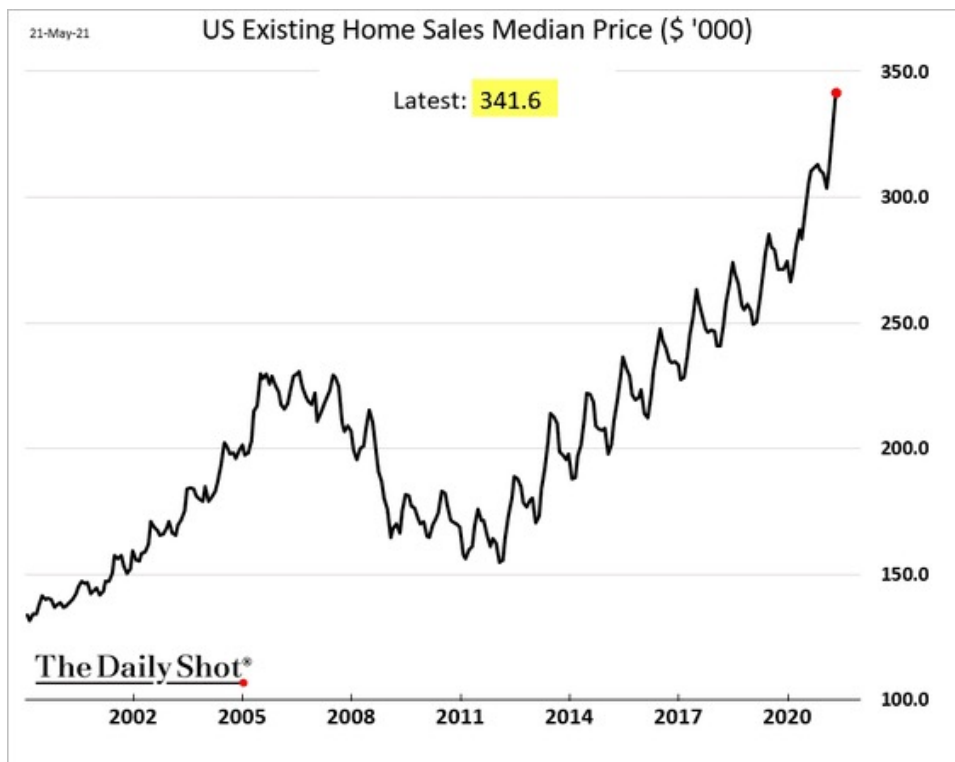
**Glenn Kelman**  
@glennkelman

1 of 15: It has been hard to convey, through anecdotes or data, how bizarre the U.S. housing market has become. For example, a Bethesda, Maryland homebuyer working with [@Redfin](#) included in her written offer a pledge to name her first-born child after the seller. She lost.

11:55 PM · May 25, 2021

15.5K 421 Share this Tweet

So not even selling your firstborn's name will get you a house over there. It's such a hot market, and we're really starting to see that here too.



I love this chart because what it shows is very American. North America is very much driven by the weather. Not so much in Australia because we don't have the extremes of weather that they do in the US.

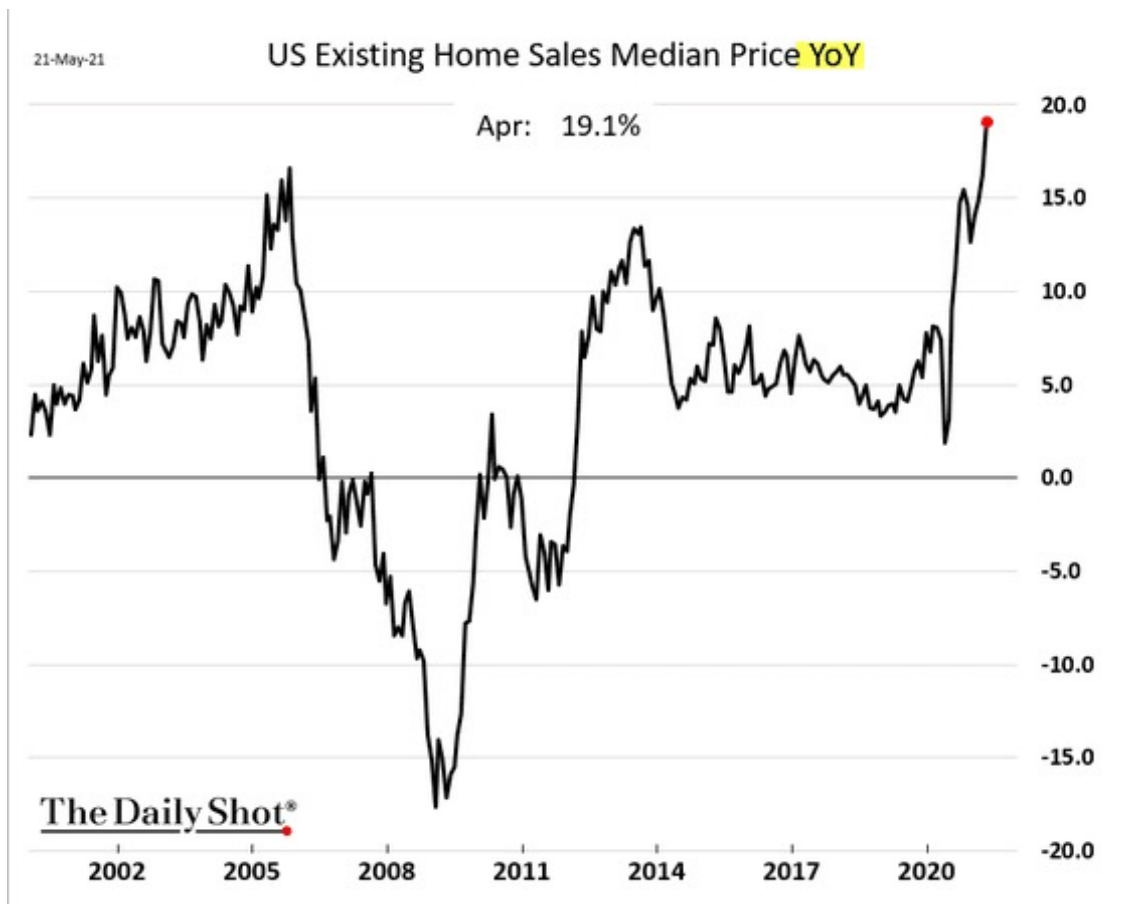
Look at the pattern of these. These are the spring and summers, and then you have the winter and it goes down. That's happened every single year. Look at that all the way through.

Right now there is a huge demand to actually own your own home, and live your own life, and not be worried about dying with COVID or whatever else.

So there's a big, big turnaround, but I did really like the showing here year on year roughly how their markets go. That's far more predictable than Australia.

We don't have that predictable pattern every year.

We have more of a straight line because we don't have the major weather patterns that they do in the US.



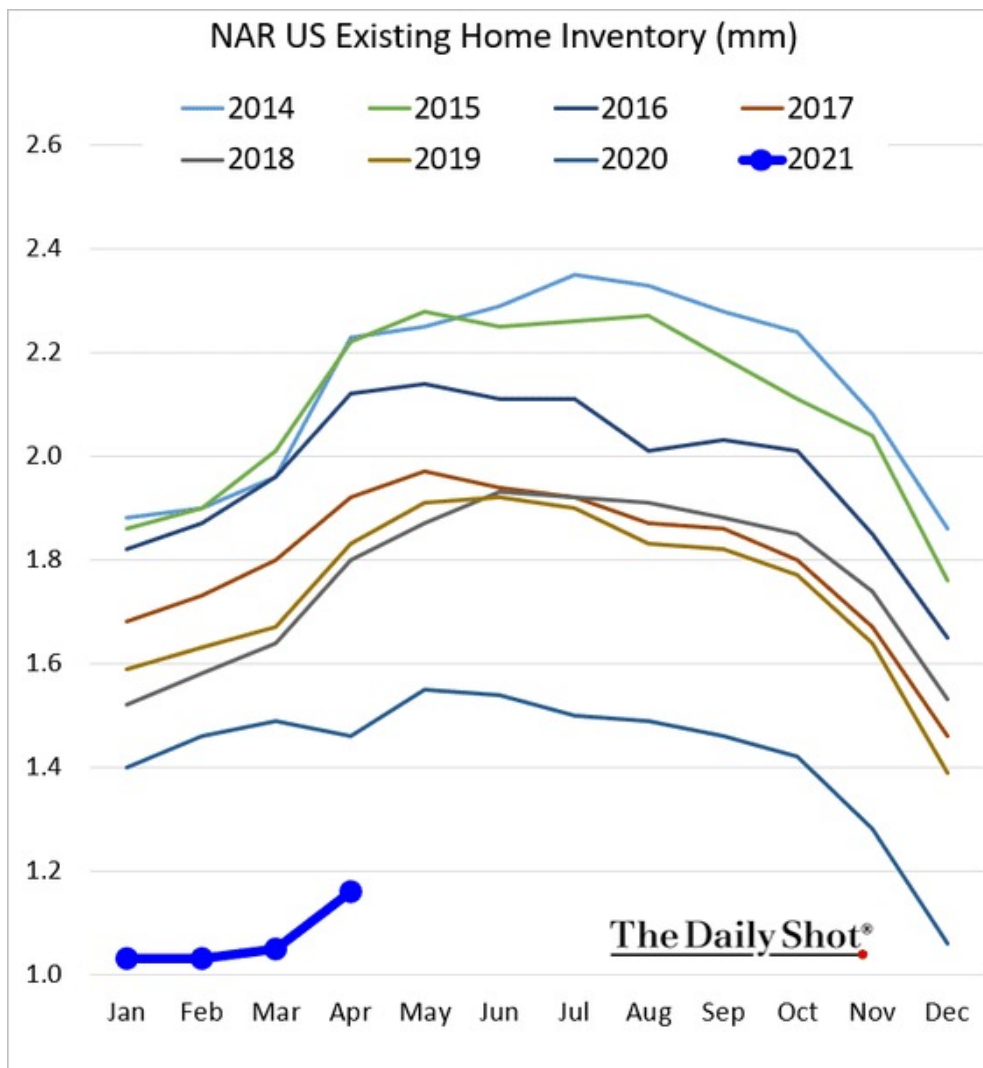
This chart shows house median prices. You can see the COVID dip in 2020.

This is what's happening now in the US.

So a massive, massive spike. But the big issue here and in the US is supply. They are very, very undersupplied, which they weren't in GFC.

They were in oversupply when GFC happened.

They were in undersupply when COVID happened, and Australia was the same.



This chart here is very telling because it shows you all of the years through the months from 2014 through to now, and you can see where the supply was.

Look how low they are now, even though there is a lot of construction going on.

In fact, the US is pinching most of our timber, which is why there is such a shortage of timber in this country because a lot of it is going through to America.

So even though they've got a housing boom and a construction boom, it's still not enough to get them anywhere near where they need to be from a supply perspective, as this chart really indicates.

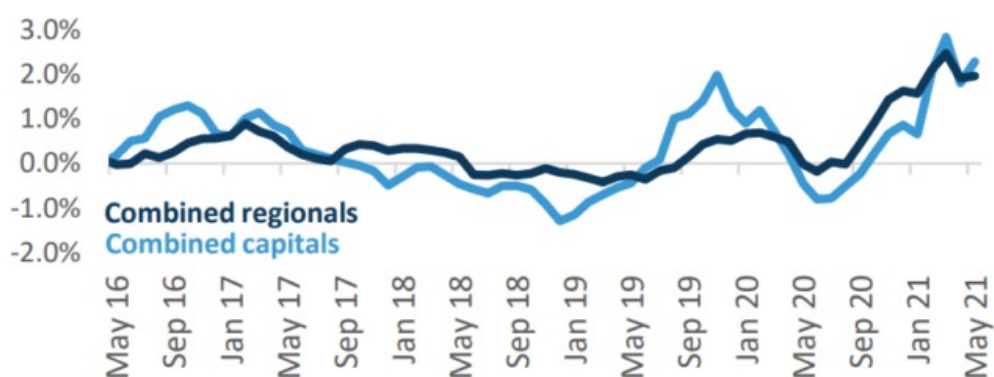


## Australian Property Market

So let's have a look at the property market here in Australia.

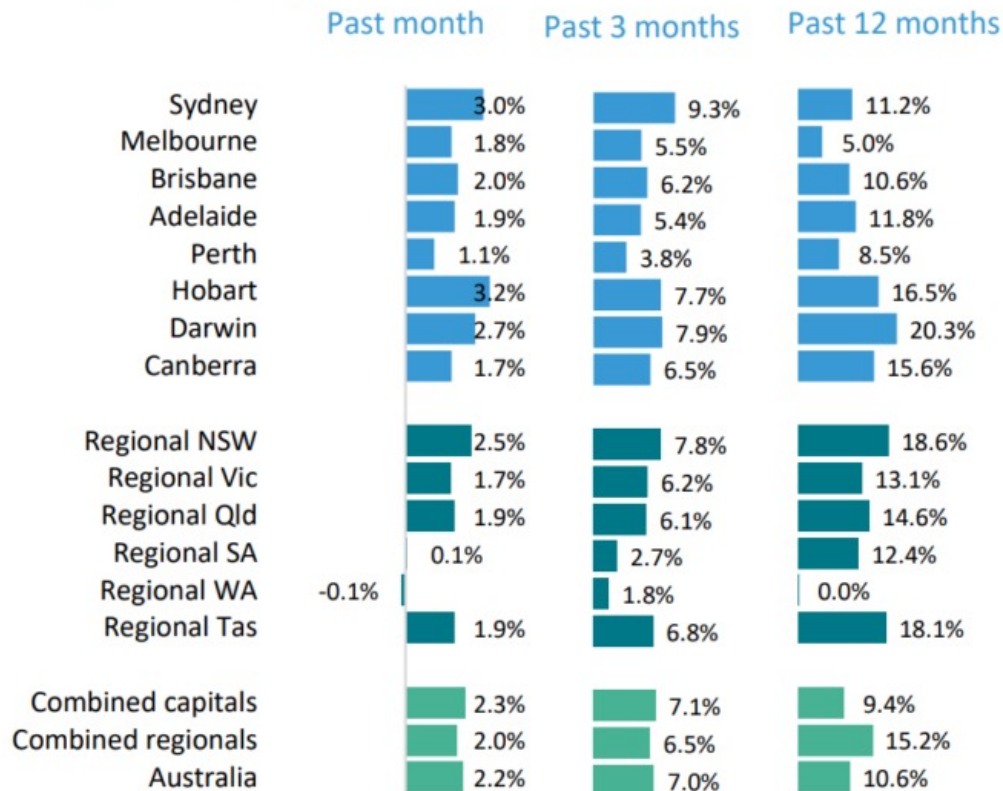
What's happening? Well, you must have been asleep if you don't know what's happening because it's going berserk, and that's really what's showing here.

### Month-on-month change in dwelling values



This is a month-on-month percentage change in house prices. It's come off a little bit from the month of March, because March was the biggest month we've had in 33 years. So, of course, it's not going to be another one of those every single month, but these figures here really tell a story.

## Change in dwelling values



The past 12 months, we've seen a 11% increase in Sydney, 5% in Melbourne, 10% for Brisbane, 11% for Adelaide, 8.5% for Perth, 16% for Hobart, 20% for Darwin, Canberra is at 15.6%.

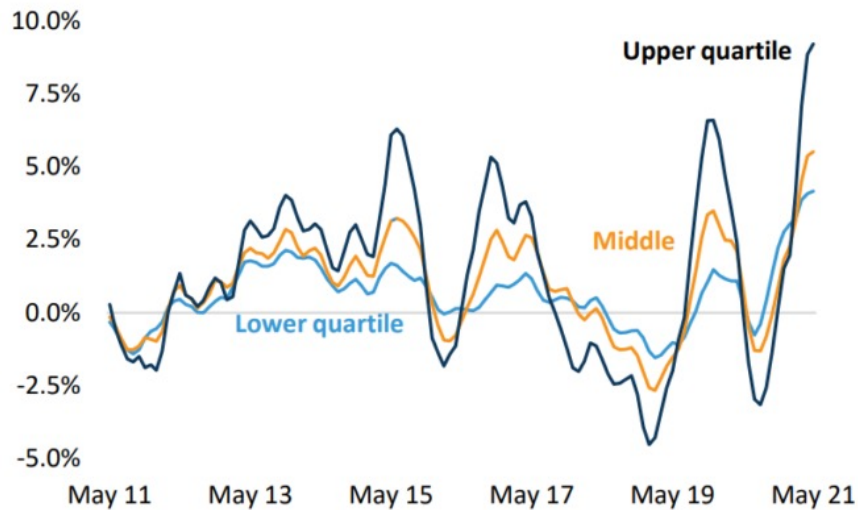
The regionals are up as well. Look at the regionals. Regional New South Wales, 18.6%. Victoria, 13.1%. Queensland, 14.6%. South Australia, 12.4%. WA is flat, but Tassie is up a massive 18.1%.

Across the board, across all the capitals, we're up to nearly double digits.

So what you're going to expect is there's going to be a massive movement of funds out of super funds and things like that into property because getting double-digit returns in property.

And that's just growth, let alone the yield that is coming from properties as well.

### Rolling three month change in dwelling values across broad valuation cohorts, combined capitals



What this chart here shows is actually that it's the higher priced properties that are really driving up a lot of the median pricing. That's a dark line there.

You can see. That's the high end of the market, the upper quartile. The middle of the market is up, but not as massively. You can see the peak there for 2019 and that's about where the middle is now.

But it's not where the high end of the market is because the high end of the market is always more volatile. So when things are going well, they will go really, really high.

When things go badly, they're the ones that fall off the charts very quickly.

They're much more volatile than the middle of the market or the bottom of the market.

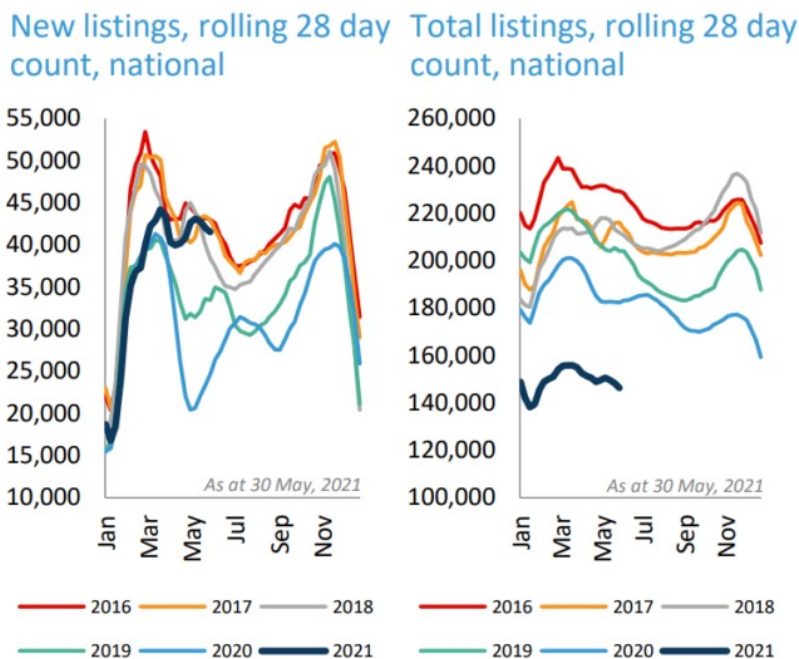
The bottom of the market is actually the one that is the least affected because there's always affordability issues. So it's the one that's going to be a little bit more mainstream. But even at the low end of the market, we're still seeing upward surges there.

It's the top end of the market that's really pushing up the median house prices across the capitals particularly.

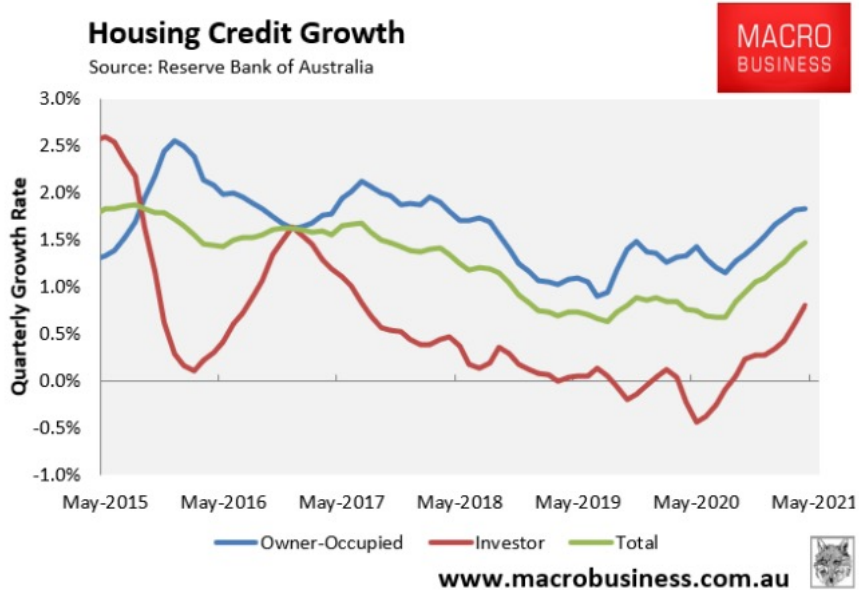
Total Property Listings					
City	May 2021 Total	April 2021 Total	May 2020 Total	Monthly change %	Yearly change %
Sydney	27,440	28,446	30,059	-3.5%	-8.7%
Melbourne	37,915	40,958	38,447	-7.4%	-1.4%
Brisbane	23,519	25,314	28,812	-7.1%	-18.4%
Perth	22,075	22,467	21,749	-1.7%	1.5%
Adelaide	12,033	12,946	15,317	-7.1%	-21.4%
Canberra	3,250	3,598	4,153	-9.7%	-21.7%
Darwin	1,430	1,390	1,654	2.9%	-13.5%
Hobart	1,346	1,516	2,106	-11.2%	-36.1%
National	245,953	262,617	304,210	-6.3%	-19.2%

Source: SQM Research

This is listings, and look, red, red, red, red, red. That means we don't have enough listings. We simply don't have enough stock to meet the demand that's there, and we are still chewing through the demand, which was cut off between 2017 and mid-2019 because of APRA squashing the banks, and we couldn't borrow. Everybody wanted to buy property, but they couldn't because we couldn't borrow.



This, again, tells a story of listings. Listings are down, down, down. So this is what we're seeing, more and more.



Credit is up though. We're starting to rebound from a credit perspective.

The red one is the investors are back. The green one in the middle is the average of the two or the median, the total, and then the blue line is the owner-occupied. So it's really very mixed, and one of the things you look at from an economics perspective is when you've got the blue line, being the owner-occupied, is higher than the investor line. So it's not just speculation.

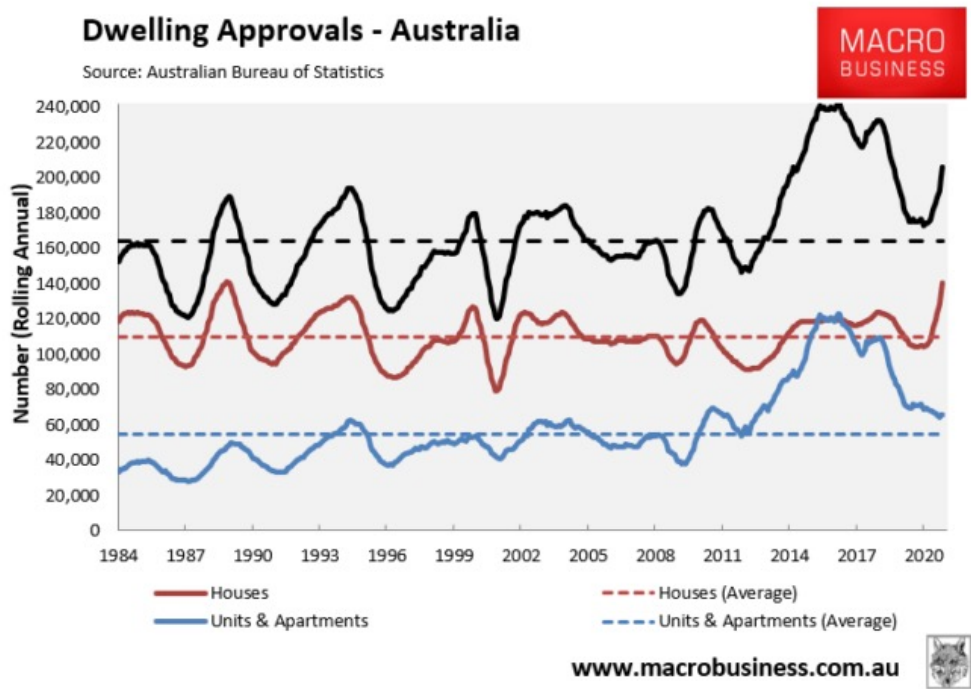
Now, let's go back to 2016. See that massive increase in investor market?

Most of that was driven by the international buyers, and it was all speculation. That really drove things up, and that's when we had that downturn in the market, particularly in lending.

Mostly imposed by APRA, but also the fact that we stopped lending to the foreigners. But you can see there how that drove up investor loans as high as owner-occupied loans, and that's not normally the case.

The last time investors were above owner occupiers was back in 2015. So again, speculation, but that's not where we are at the moment.

So this demand is not being driven by speculation.



This chart shows Dwelling Approvals. The blue line is apartments and units. Red is the houses. It just shows you how the approvals are up.

So we're starting to get more and more approvals, which is good, but it's certainly not anywhere near what they need to be, and the councils are really overrun.

I was talking to the head of the building department here on the coast, and he was saying through COVID, they were considering reducing staff because there just weren't any applications going through.

Whereas now, because of the builders boost, they are run off their feet. They can't keep up with everything that's going on in the approvals.



# Borrowers urged to fix as more lenders hike rates

**Duncan Hughes** Reporter



May 28, 2021 - 2:55pm



Save



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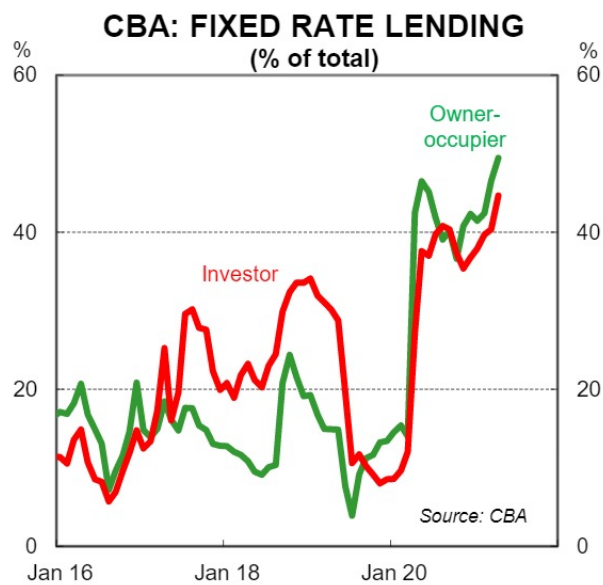
Borrowers are being encouraged to lock in part of their mortgage at a cheaper fixed rate as yet another lender hikes costs by up to 80 basis points for borrowers with smaller mortgage deposits.

Something during the week from the Financial Review was that borrowers are being urged to fix their interest rates because the lenders are starting to creep their fixed interest rates.

Over the long term, they're going to creep up their interest rates. Whether the RBA actually increases their base rate or not, they've made a conscious decision that they're going to start increasing their rates to get better margins.

The other part of that is that the RBA has said that they will back all of the lending at the 0.1% through to the end of June of this year, which is obviously running out pretty soon now.

So the banks are then starting to think, "Okay. Well, we need to buy money from the international, global base of funds, not just from the Reserve Bank of Australia. So we're going to have to pay more, which means we're going to have to start creeping up the interest rates."



But as far as fixed lending rates are concerned, you can see that both investors and owner-occupiers were well and truly up into the positives, which is a good thing. That's a CBA chart you can see there.

So it is time to move. It's time to get excited about the market.

If you haven't already jumped into the market, I'm very concerned about some of the rubbish that's out there, particularly the off-the-plan apartments and the rental guarantees that are being offered.

Because remember, when you get a rental guarantee, you're paying for it.

You're paying a higher price upfront so that they can set that money aside to pay you your rent. So please don't get trapped into any of that rubbish.

You are much better to have land content if you can, even if you have to rent-vest to get the land content because then you can do things with it.

Now, I've set aside some advisors to talk to you about your movements going forward, and I think it's really super important that you take up one of those appointments.



## I Love Real Estate Breakthrough Sessions

They are an hour long. All you've got to do is go to [www.iloverealestate.tv/questions](http://www.iloverealestate.tv/questions).

I've only got a few advisors set aside for these, but if you can get one it'll be well worth your while, because they'll go through and start to help you and guide you as to how we can help you get ahead.

So it's not just about buying one property, but it's two, three, four, six, ten, so that you're really capitalizing on what this market is, but doing it safely.

**Now look, we don't sell properties.** We're not going to sell you any properties that are \$40-\$80,000 over price like a lot of people do. There's a lot of it being advertised at the moment. And a lot of it is rubbish.

What we will do is teach you how to do all of those things. So that regardless of where you're starting from, you'll be able to capitalize from your position to really set yourself up over the next few years.



There is no reason why you can't be debt-free in five years, own your home, and have a passive income that's replaced whatever you're earning now. No reason at all.

But you've got to start and you really need to start soon because that rise is coming and you can't afford miss it.

You can't out-save this. You simply can't.

So the website again, to get you your free breakthrough session, is [www.iloverealestate.tv/questions](http://www.iloverealestate.tv/questions), and you can jump on there and get that.

Because me and my team recognise that these next few years are going to be very, very crucial to you, so you really need to be stepping up.

You need to be maximising your circumstances over these next few years, because, think about it, in somewhere around three to five years, you could have your income replaced. You could be debt-free on your mortgage.



## Cyber Security Warning

Now, something that came up during the week, and I was shocked because I was talking to a mate of mine. He's actually one of my builders.

He was telling me about a cyber attack that he had on his bank account, and this is going to shock you. He actually had \$250,000 stolen out of his bank account because a hacker had got in and hacked his internet banking. This is really, really super serious. Now, he is in Australia. I'm not talking about somewhere overseas.

I was looking at some of the alarming statistics on this. In 2019, it was recorded that the entire world lost around 2 trillion US dollars in cyber attacks.

This is more money than was lost in natural disasters worldwide. The estimated losses for 2020 to 2021 are expected to be around about US\$6 trillion!

There is a hack attack occurring every 39 seconds. Are you scared yet?

Small businesses make up to 43% of the attacks. This is generally because they are less protected, and therefore, they're an easy mark, a much easier target than some of the big companies.

28% of adults use the same password for their different accounts. This is a big no-no. If hackers learn your password it's a one-way ticket to all of your accounts. So please don't use the same passwords for your accounts.

If you've got a PayPal account, and you've got a Rip Curl account or whatever account you've got with all of these shops around the place, please, please don't use the same password as your banking, or your PayPal, or anything that's of any kind of importance.

Your email, your Skype, your Zoom, any of that stuff. It must be different passwords. I was probably a little bit more lax than others in this department. But after hearing about this attack on my mate, I'm very, very serious about it now. So make sure that you are taking this seriously too.

Over 60 million Americans have had their identity stolen online. The more websites you sign up to, the more times your character is displayed on the web. This gives hackers more access to your personal information.

So always try to avoid using your real name, address, and number.

72% of cyber attacks affect companies with less than a hundred employees. Small businesses make up 50% of attacks. The average amount taken from a small business is US\$188,000. Now, I don't care how wealthy you are, having that kind of money slipped away out of your bank account, or out of your online trading, or whatever else, is big time, hard time. So please, please, be careful.

And as far as the property market is concerned, please be careful there as well. There's a lot of rubbish out there, and I want to help you with that. I want to get you educated so you know what to do, because the more you know about anything, the better decisions you're going to make.

I encourage you to take up one of those breakthrough sessions. They are free. They are an hour-long. Go to [iloverealestate.tv/questions/](http://iloverealestate.tv/questions/) lock in a time.

Please turn up on time too. Don't waste my advisors' time by not turning up to the appointment.

We are in a crucial era of time right now where you can seriously make some very big, big returns, but you've got to take action, and you need to take smart action because dumb action is going to send you backwards. Dumb action, trial and error is not going to serve you.

You can't afford to be doing that when times are good. You simply can't afford to be making mistakes.

So take up one of those sessions. They're free. They're the **Real Estate Breakthrough Sessions** with one of my advisors. They're 60 minutes long. Jump onto **iloverealestate.tv/questions/** and lock one in for yourself because they are limited..

I also encourage you to go across to my website **www.iloverealestate.tv** and subscribe to my weekly updates. That way you're going to get these coming to you every single week and 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 .*



**Dymphna Boholt**

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