



INTELLIGENT
PROPERTY INVESTOR

RBA prints more money, Exports booming, Fewer job applicants, Where rents have fallen or gone up 20%

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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 we're entering right now is going to be very crucial for you and your financial futures, as well as your family's futures and potentially for generations to come.

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 so you can get all of the previous Intelligent Property Investor masterclasses that I have done 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 encourage you to jump onto my website, iloverealestate.tv and get a subscription to these master classes that are all free.

I want you to know that I'm not selling properties to you. We are not that type of business.

At I Love Real Estate we teach you lots of strategies to succeed in property, to build your knowledge and confidence to make intelligent investment decisions for yourself.

Now, what are we covering this time?

Well, for starters I'll be covering **why the Reserve Bank of Australia (RBA) is actually printing more money than people think**

There's been a lot of talk about that, such as when is it going to end and I've got all the goss for you.

Then I will look at why exports are booming. We're supposed to be in a pandemic and coming out of a recession. Everything is gloom and doom according to the mainstream media. Well guess what? It's actually not.

Then we will look at why there's fewer applicants for job ads at the moment than ever in the history of Australia.

I also want to talk to you about places where rents have fallen by up to 20% over the past 12 months and where they've gone up by more than 20%.

I've got big news to share as we've had a huge week on the financial front, so let's have a look at what's going on.



Major Action On The Financial Home Front

The Reserve Bank of Australia (RBA) were talking this week about that they were going to shrug off the shutdowns to slowly unwind Quantitative Easing.



— **Opinion**

RBA shrugs off lockdown to slowly unwind QE

RBA governor Philip Lowe has held his nerve to begin a slow exit from the central bank's unprecedented \$237 billion stimulus, but he is in no hurry to raise interest rates.

John Kehoe

Economics editor



Jul 6, 2021 – 7:30pm

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Now, as you know if you've been following me, Quantitative Easing is printing money.

I know I've covered this before, but I think it's important to understand.

What happens is, the government needs money for all the handouts and other money it is feeding into the economy, and it hasn't got it. So what does it do?

They go to the Reserve Bank of Australia and the RBA turns on the printing presses and print money. The RBA exchange that money with the government for, typically, bonds. Those bonds have a maturity date way out into the future, with an interest rate return to the Reserve Bank of Australia.

These bonds are also listed for other to people to buy, then super funds and even other countries buys these bonds as Australia is seen a very safe country for financial matters and repaying their debts.

So they buy these bonds and the government has then got money.

It then spends that money on infrastructure and supplements and everything else that they put out.

That's how it works and the Reserve Bank of Australia has been printing money, or Quantitative Easing, to the tune of about five billion dollars a week.

That's a lot of money and they were going to wind that down by November. But it was announced this week that they have decided not to do that.

Quantitative Easing is up to \$237 billion and was increasing by \$5 billion a week. Well, they've cut that back a bit but they now don't have an end date. They brought it back to around \$4 billion a week.

Now, you might think that's still a lot of money and it is, but it's a move in the right direction.



RBA takes first step to unwind massive \$237b stimulus

Ronald Mizen *Economics correspondent*



Updated Jul 7, 2021 - 8.07am, first published at Jul 6, 2021 - 3.14pm



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The key issue here is that instead of stopping it when they said they would, they have left it open ended. And they've set a few criteria as to when they're going to stop it.

The first criteria is when unemployment hits the mid-four's.

They also want to see employment growth at about 3-4%, and they'd like to see inflation in a target range of 2-3%, which is a good range to indicate a nice, steady growing economy.

When all that happens, they will stop the Quantitative Easing.

In other words, and this is what they've said in their statements, the Quantitative Easing open ended and state dependent. So it is very much about who's doing what, who's in trouble, and who's not.

It's not going to be blanket support like we saw when COVID first hit.



Companies

Financial Services

Big four

Print article

APRA tells banks to be ready for negative interest rates

James Eyers *Senior Reporter*



Jul 12, 2021 - 11.18am

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The prudential regulator wants banks to be prepared for zero and negative interest rates, and has called on them to take all “reasonable steps” to ensure their technology systems can deal with extreme monetary policy settings.

[The Australian Prudential Regulation Authority](#) said on Monday it wrote to banks seven months ago asking them to tell the regulator if they would have any issues implementing negative interest rates.

Something else that's been very interesting this week is that APRA told the banks to get ready for negative interest rates.

While APRA doesn't set interest rates, it is the governing body that controls the banks, and it was the one that caused all the trouble back in 2017 when it squashed the banks, stopped lending and killed the economy. I'll show you some figures to prove that in a minute.

But they're now going and saying, "Look banks, you've got to get yourselves ready because we could go into negative interest rates."

Now, this is something that I didn't think would happen and I'm still a little bit cautious on it.

Could we really have Negative Interest Rates in Australia?

We could, some of the other countries have gone into negative interest rates. Basically it is a benchmark set by their central banks.

Our interest rate is sitting at 0.1%, but countries like Japan, Sweden, Switzerland, Denmark, the Eurozone, China, India and the United States, have all had periods of time, if not still in periods of time, of negative interest rates.

So it's just something to watch. Interest rates will go up eventually, but I think we've got a long run of low interest rates, as we see at the moment, and that's really what the Reserve Bank is saying and why APRA has tipped off the banks to say, "Hey, listen. We could even go lower."

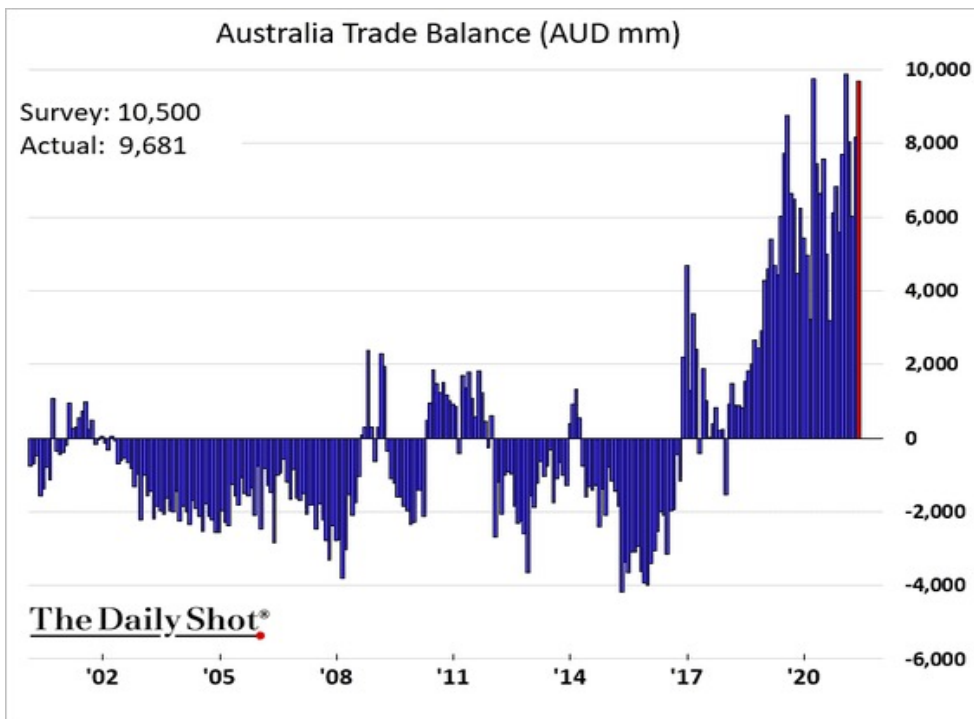
My thoughts are I don't think a reduction in interest rates is going to be the Reserve Bank of Australia's first point of call. What they generally do, is they will go into Quantitative Easing as their first option, and I still hold to that.

I still think that will be what will stabilises the economy, rather than dropping interest rates any lower. Dropping interest rates really only helps those who are borrowing. If you can't borrow, it doesn't help the economy and a big percentage of businesses and people are not in a position to be able to borrow and take advantage of the low interest rates. That's why Quantitative Easing is really the go.



Australian Economy

What's happening in the Australian economy?



We've had another big month of trade. Look at this, the Australian Trade Balance is nothing short of amazing.

We are doing very well, you can see a big high with the last lot of reporting and this is all despite what China is doing to us.

Look, in the bigger picture of things, I think the whole shake-up with China is not a bad thing for Australia, because it gives us the opportunity to diversify and chase other markets. I think we got very fat and lazy, from an economics perspective for a while there. And this has really given us the shakeup and we're performing very, very well.



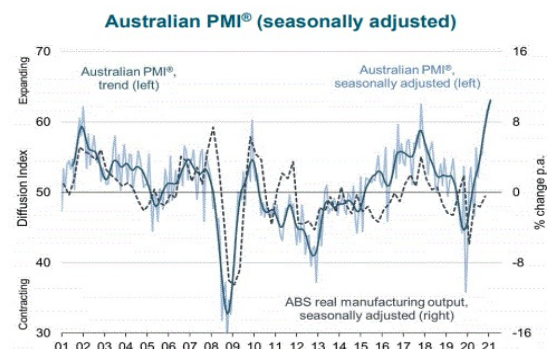
Manufacturing grows at record pace in June

The Australian Industry Group Australian Performance of Manufacturing Index (**Australian PMI**[®]) rose by 1.4 points to 63.2 points (seasonally adjusted) and a new series high in June. This was the ninth consecutive month of recovery for the **Australian PMI**[®] following the severe disruptions of COVID-19 in 2020. This was the highest monthly result since the **Australian PMI**[®] commenced in 1992. Results above 50 points indicate expansion, with higher results indicating a faster rate of expansion.

All seven of the activity indicators expanded in June, although four moderated slightly from the previous month. The **Australian PMI**[®] capacity utilisation index reduced slightly from its series high in April and May 2021.

Across the manufacturing sectors, food & beverages, machinery & equipment, building materials and chemicals all reached record highs in June (trend). Respondents attributed surging activity to: strong demand from the construction and agricultural industries; improved exports; local customers seeking local suppliers; low interest rates; and end of financial year sales.

The **Australian PMI**[®] input price index moderated in June but remained elevated. Supply chain disruptions continued to be widespread for manufacturers in June with respondents reporting delivery delays for imported and Australian-sourced materials, inputs and components. Staff shortages, Victoria's latest lockdown (late May and early June) and lower sales to retail businesses disrupted activity for some manufacturers.



June 2021

MEDIA CONTACT	
Tony Melville Australian Industry Group Tel: 0419 190 347	
Australian PMI[®] ▲ 1.4 points (seasonally adjusted)	63.2
Australian PMI[®] ▲ 0.9 points (trend)	63.1
Food & beverages ▲ 1.0 points (trend)	64.8
Machinery & equipment ▲ 0.6 points (trend)	65.8
Metal products ▲ 2.6 points (trend)	59.7
Chemicals ▲ 0.8 points (trend)	64.9
Building materials, wood & other ▲ 1.7 points (trend)	66.4
TCF, paper & printing ▼ 3.0 points (trend)	52.8

But I'm really super excited about this. These are the figures that came out in June and what they show is that manufacturing is going up. Now, this is something that I've been on about for years, decades even, that we need to have more manufacturing here in Australia.

In fact, I was talking to one of my crew just the other night about steel. He's involved in the steel industry, he's got his own business.

And I said to him, "Look, I still don't get it, as steel manufacturing is such a capital intensive industry, why do we ship our iron ore over to China and the like, they turn it into steel and we buy it back at 15 times the price?"

"Well," he said, "that's exactly what's happening, it's slowly turning."

We need to get this back. I remember back in about the 1970s. (Now, I'm not really that old but I have been following this stuff for a long time.) We signed a treaty. I think this was a very dangerous treaty, but it wasn't seen so at the time.

What it said was that all of the Western Countries, the G10, I think it was. It might even have been the G20, but they all signed this treaty to say that we would help the poorer countries, of which China was one at that stage, the underdeveloped countries, to take over a lot of our labour intensive manufacturing. It's more economical on a worldwide basis and we would end up with a stronger global economy.

Well, that's not very good when you've got someone in China that wants to throw stones at our glass house that we have over here.

So, we or the G20 caused it around the world.

China's the one that's really run with it and you know, when you've got a communist country with communist rules, then they can change at any time and that's what we're seeing right now.

So I think it is a good thing that we're taking control of our manufacturing.

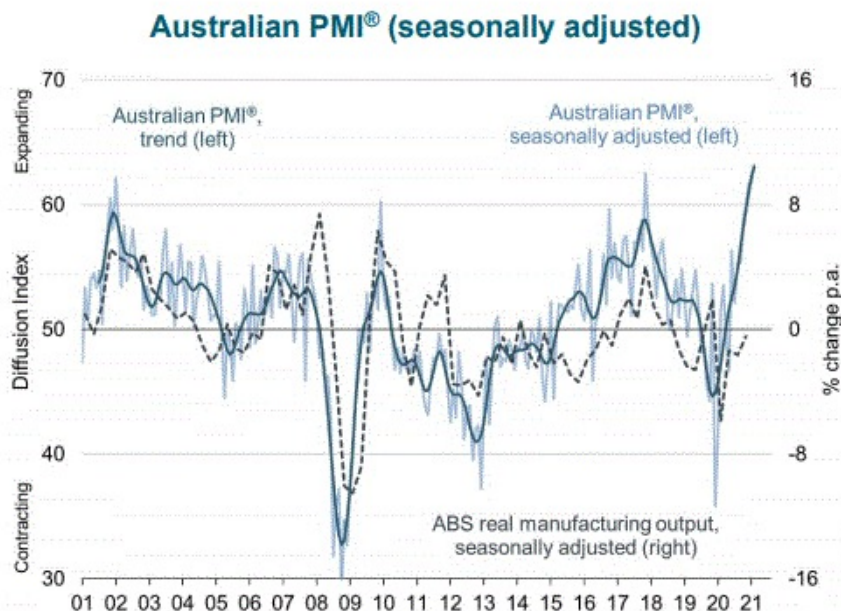
I really would like to see steel, as a number one, to be bought back into the country because, although we can't be competitive from a labour perspective, as their wages are cheaper, but we can be competitive in a capital intensive industry like making steel.

It's capital intensive and our steel is better, we have better regulations.

I was also talking to this crew member and he was talking about dozers.

He was talking about the quality of the steel they were made from when they started to import them from China. He said how this particular dozer seemed great, they were cheap and they performed well, but the steel didn't last. So it had big warranty and reliability issues.

Because we have a different climate and different requirements here. Our mining industry requires some heavy duty stuff and I don't see why we're not making it here. Anyway, that's my little soapbox speech for the week.

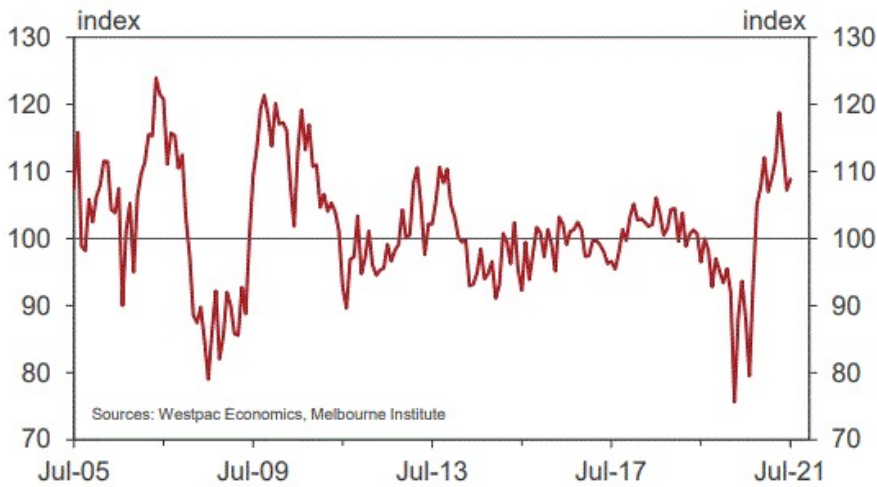


When we look at the Manufacturing Index, you can see it is well and truly up. In fact, we are higher than we have ever been in the 2000s.

We would probably have to go back to the 80s to see the levels of manufacturing up where we are now. Now, this is seasonally adjusted and it's showing the percentage change so we're not as high as we have been, but we're heading in the right direction.

We've had a big turnaround in incentives for manufacturing in Australia and that's where I believe the Quantitative Easing money should be going – into creating long term sustainable manufacturing in this country. I don't think there's any proud Australian that would disagree with me on that front.

Consumer Sentiment Index



The Consumer Sentiment Index has come off the highs we had before the recent breakouts and lockdowns, but it's still high. In fact, we're way up where we were towards the end of GFC and back in 2006 when things were very buoyant. So back in the right direction there.



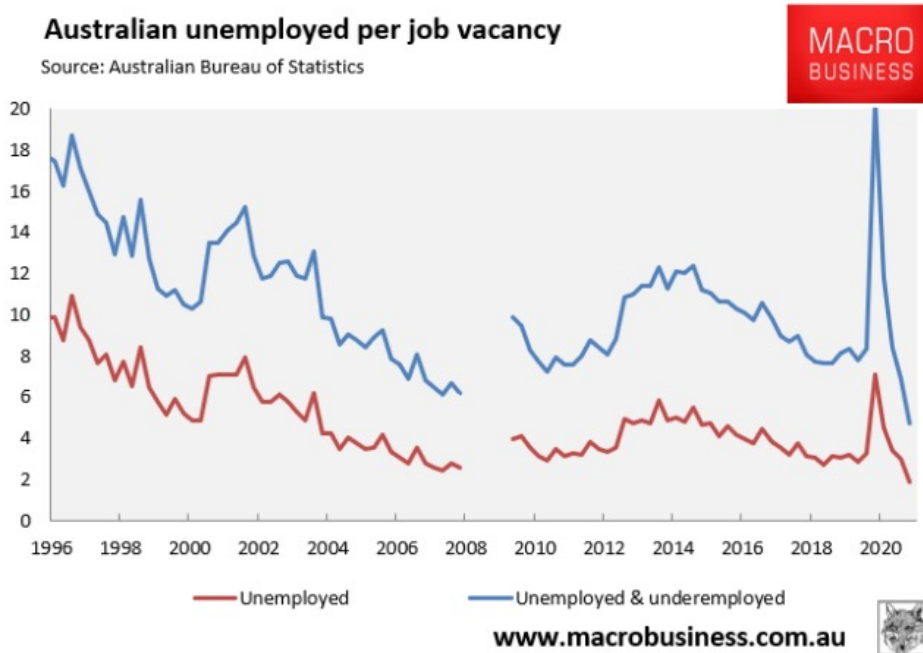
And this is basically why our job market is so strong. Oh my goodness, job vacancies are up and we don't have as many people applying for the jobs.

Look where we are compared to where we've been right back to 2005. We have more jobs available now than we have had in nearly two decades, and that's being repeated right across the board.

Figure 1: National SEEK Job Ad volume compared to average applications per ad - January 2019 to June 2021

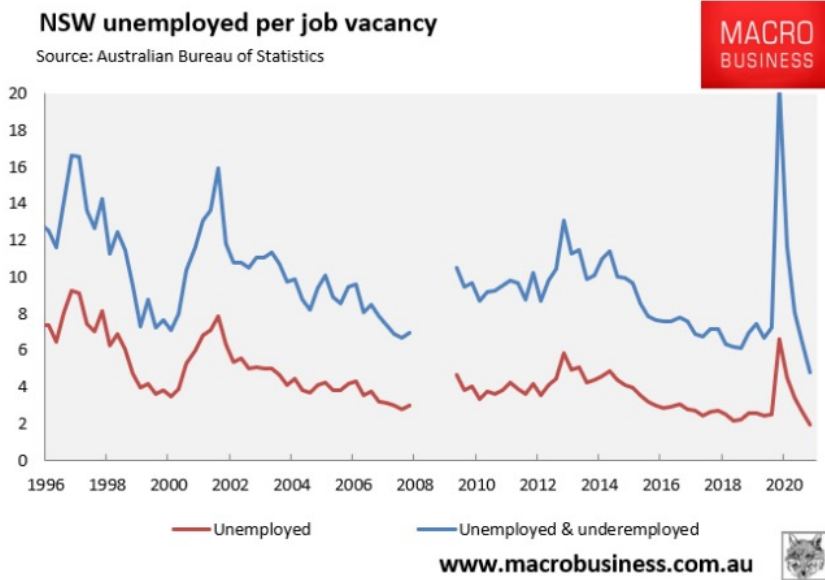


This chart put out by SEEK, which is one of the major online job advertising agencies, shows the applicants per ad have come down and the job ads have gone up. We've got this massive discrepancy, so it's a good time to be a job seeker at the moment. And these others are the same thing.

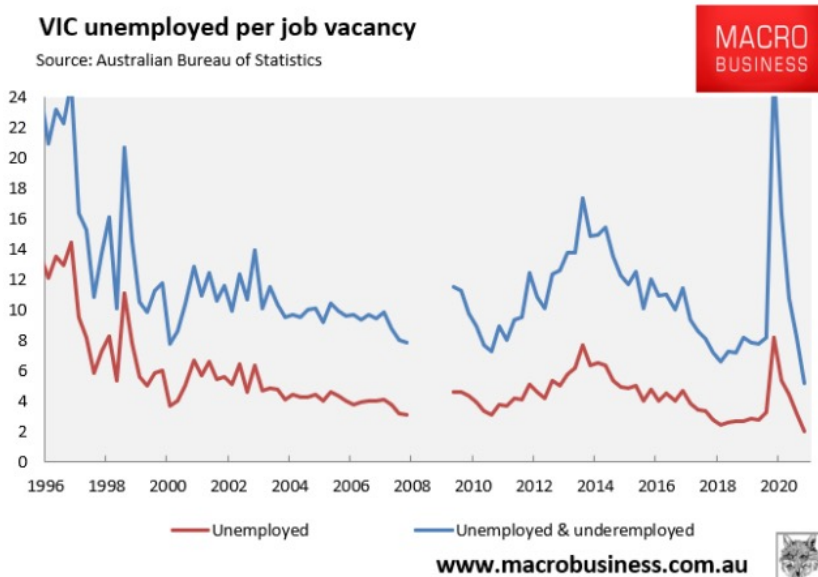


This graph was released by MacroBusiness, which follows businesses very, very closely, it shows that this is the lowest job seeker per job ad that we have had in three or four decades. So it's the lowest we've seen in recent history and this should translate to wages growth and general activity going forward.

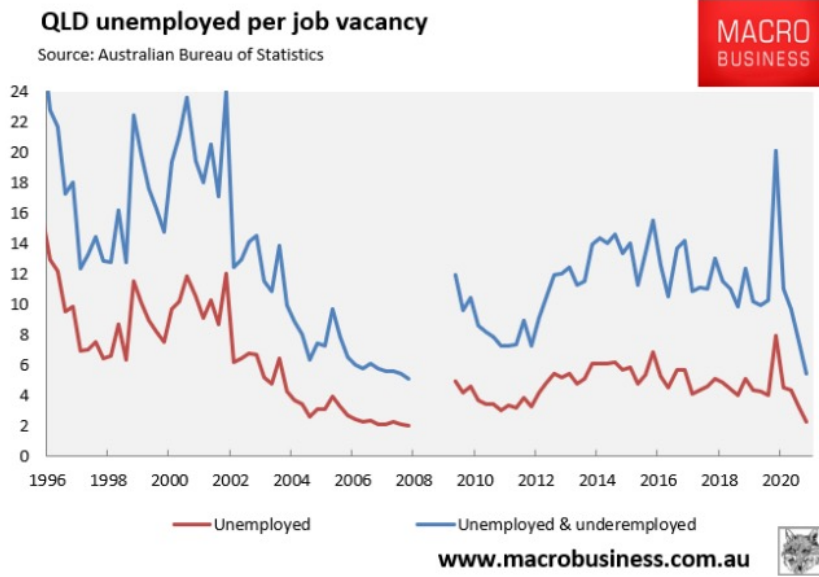
That is in line with what the RBA is looking for, because one of the major factors of having an inflation rate of somewhere between two to three percent is wages have to go up as well. Not just house prices.



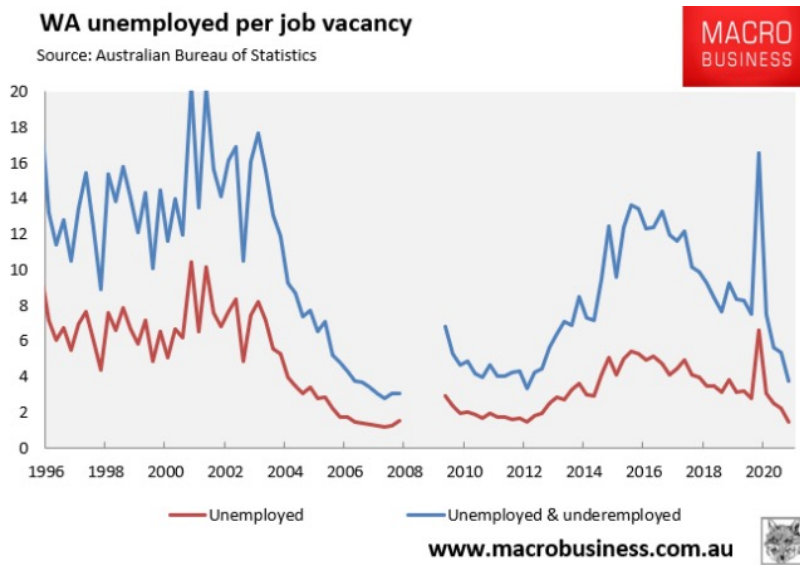
And that's being played out right around the country. You can here New South Wales it is a massive difference. You can see that it's the lowest it's been, again, in a couple of decades.



This is Victoria, same story.



Queensland, same story again.



WA is probably bucked the trend a little, in that it isn't as good as it was back at the end of GFC and the reason for that is because of the mining boom that was going on at that time.



South Australia, very similar story.

So what does that mean when we talk about the property market?



[I Love Real Estate Breakthrough Sessions](#)

They are an hour long. All you've got to do is go to 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 capitalising 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 capitalise 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.

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.

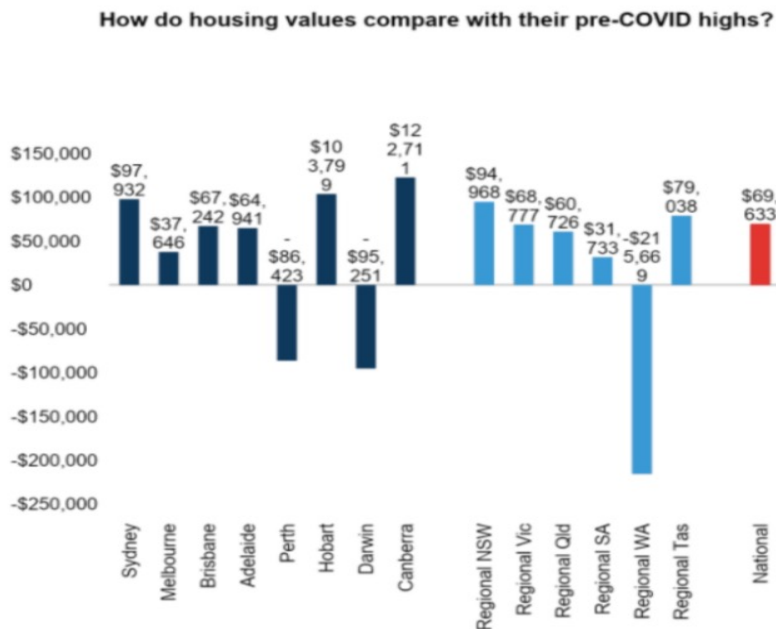
You need to be maximising your circumstances over these next few years, because, think about it, in somewhere around three to five years, you could have your income replaced. You could be debt-free on your mortgage.

So the website again, to get you your free breakthrough session, is www.iloverealestate.tv/questions, and you should jump on there and book a session now.



Australian Property Market

Now, this is an interesting chart. I haven't shown you this comparison before, but this shows you how much house prices have increased since their pre-COVID highs.



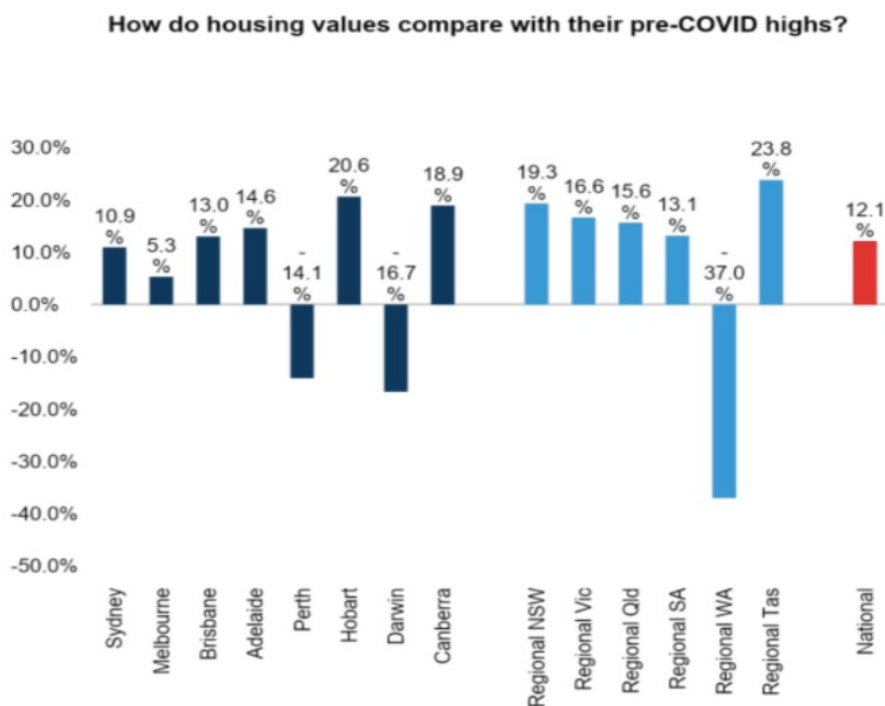
I've been showing you plenty of figures as to how prices have gone since COVID started, but this is very interesting because what it shows is how much houses have gone up from their previous high.

In Sydney the high was back in 2017, before APRA got involved and started to cool the markets, and you see that translate right across the board.

Perth is down and Darwin is down. The reason for that is they had such massive highs with the mining boom. That's also translated into WA regional as well.

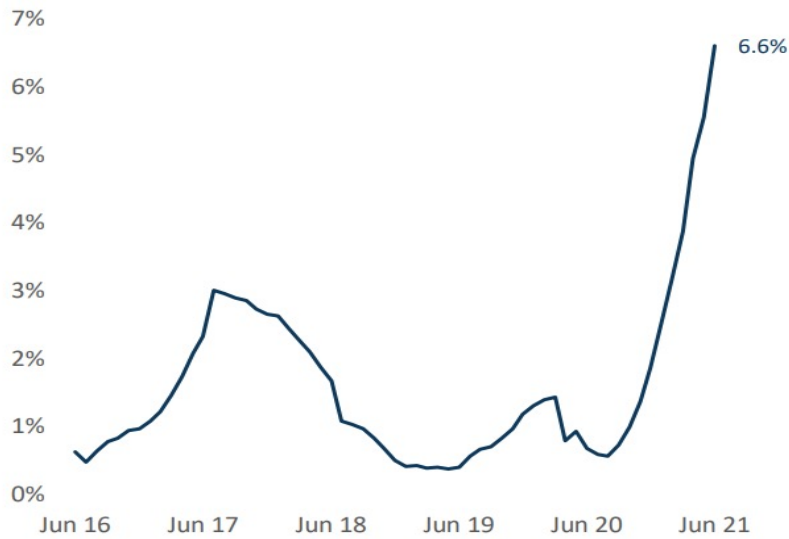
But across the board, we're talking \$70,000. In Sydney, we're talking nearly \$100,000 so you start to put that into perspective and it's really very encouraging, it shows that we're catching up to perhaps where we should be anyway.

So this isn't a boom, it isn't a bubble, it's a catch-up. We've had some knocks, the first one was APRA and their restrictions on lending, and then the next one, of course, was COVID. So all we're doing right now is recovering to where we would've been anyway.



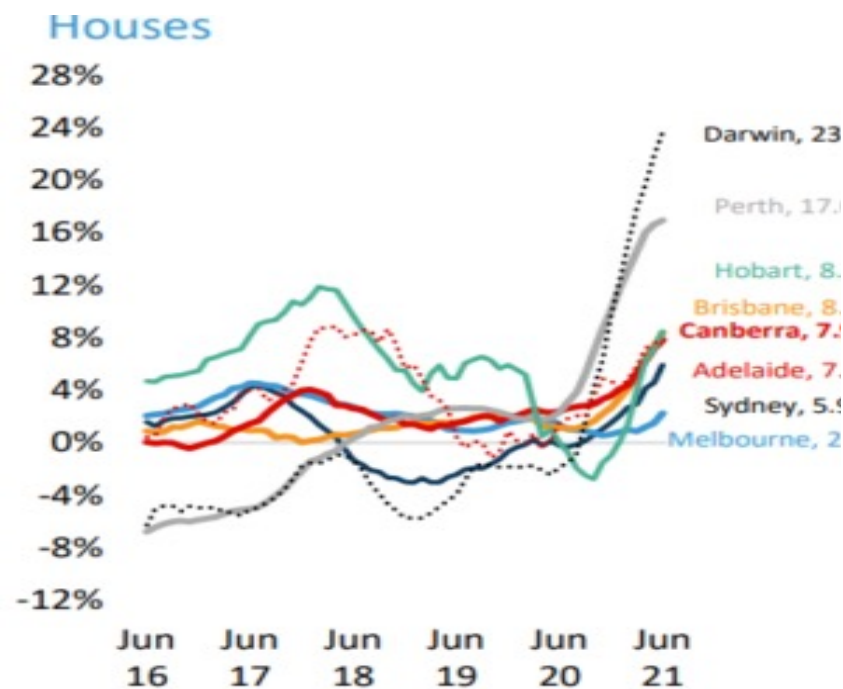
This shows you in percentages, the other ones were in dollar figures. 12% is up on our previous high across the board, and most of time, that previous high being in 2017, which is the last time we really got any kind of increase.

Annual change in rental rates - National



How's that translating to rents? Rents are up.

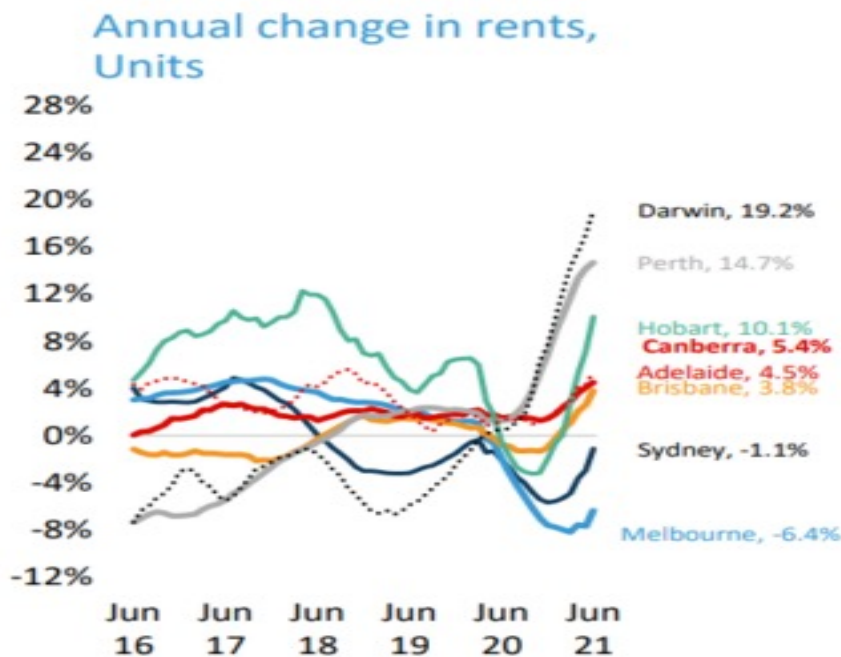
In the month of June, we saw a 6.6% increase nationally in rents, and that's putting a lot of pressure on not only the rental market, but also on house prices.



And this shows the change in rents for the last 12 months through to the end of June, across the major cities. Melbourne is the lowest and that is because they've got a massive oversupply in units and apartments.

This is what I've been saying for many, many years now, and it's really playing out in the figures.

Melbourne has an oversupply of apartments, particularly in the city. But not only in the city, I've got some figures for you shortly.



So this is the annual change in units and look; both Sydney and Melbourne, are oversupplied in apartments. Melbourne is particularly oversupplied in apartments.

And I don't think that will change in a big way until we turn on immigration again. Not much is going to change for Melbourne. Melbourne is going to continue to see that downturn in apartments because they simply aren't taking up the apartment market as much as the housing market in desirable areas to live.

But I'm anti-apartments anyway. You can't do much with them, it is hard to manufacture growth as you don't have any land content. You've heard it all before from me.

Weekly rents National – houses			
Capital city	Weekly rent	QoQ	YoY
Sydney	\$550	0.00%	1.90%
Melbourne	\$430	0.00%	0.00%
Brisbane	\$450	2.30%	12.50%
Adelaide	\$430	1.20%	8.90%
Perth	\$450	4.70%	21.60%
Canberra	\$630	5.00%	10.50%
Darwin	\$593	7.70%	20.90%
Hobart	\$495	3.10%	10.00%
National	\$477	1.20%	5.90%

Source: Domain Rent Report, June quarter 2021.

This is from another source, the previous data was from CoreLogic. This is from Domain and it shows you the weekly rents for houses and how much they've gone up over a 12 month period.

Nationally we've gone up nearly 6%. Melbourne hasn't gone up at all. Sydney's only gone up 1.9%, and again, same story, it's an oversupply in apartments.

But look at the rest. Brisbane sitting there at 12.5%, Adelaide at 8.9%, Perth at a massive 21.6%, but they were very low after the fallout in the mining industry.

Canberra, 10.5%. Darwin is up 20.9%, and that's because they started from a very base with the downturn in the mining industry too. Hobart's coming in at 10% and we average out at 5.9%.

Weekly rents Melbourne – houses			
Region	Weekly rent	QoQ	YoY
Inner	\$585	-0.80%	-5.60%
Inner East	\$550	0.00%	-6.80%
Inner South	\$600	0.00%	-6.30%
North East	\$410	0.00%	2.50%
North West	\$400	0.00%	0.00%
Outer East	\$460	2.20%	4.50%
South East	\$420	0.00%	5.00%
West	\$380	-2.60%	-1.30%
Mornington Peninsula	\$460	2.20%	9.50%

Source: Domain Rent Report, June quarter 2021.

When we look at weekly rents in Melbourne houses, you can see it's inner Melbourne, the inner East, inner South and a little bit there in the West, that has gone into negative territory from a rental perspective.

You can also see the areas that have really picked up. The South East is 5% up. The Mornington Peninsula is 9.5% up. Outer East, 4.5% up. So, there's some encouraging figures there that show that things are turning.

Weekly rents National – units			
Capital City – units	Weekly Rent	QoQ	YoY
Sydney	\$470	0.00%	-6.00%
Melbourne	\$365	-2.70%	-12.00%
Brisbane	\$400	0.00%	5.30%
Adelaide	\$350	0.00%	9.40%
Perth	\$380	2.70%	18.80%
Canberra	\$500	0.00%	6.40%
Darwin	\$450	4.70%	18.40%
Hobart	\$400	-4.80%	5.30%
National	\$427	-0.60%	-5.40%

Source: Domain Rent Report, June quarter, 2021.

When you look at units nationally, again, it's the same story, Sydney and Melbourne are holding it down.

In fact, they're holding it down so much in the apartment market, that the national average in the apartment market is down 5.4%.

But look at Perth, it's up at 18.8%, Adelaide 9.4%, Brisbane 5.3%, Canberra 6.4%, Hobart 5.3%. So it's really only Melbourne at -12% and Sydney at -6% in the apartment market, that is really holding things back.

Weekly rents Melbourne – units			
Region	Weekly rent	QoQ	YoY
Inner	\$370	-2.60%	-17.80%
Inner East	\$380	0.00%	-9.50%
Inner South	\$385	-1.30%	-8.30%
North East	\$350	-2.80%	-5.40%
North West	\$350	0.00%	-2.80%
Outer East	\$385	1.30%	1.30%
South East	\$350	-2.80%	-2.80%
West	\$330	-1.50%	-4.30%
Mornington Peninsula	\$360	4.30%	5.90%

Source: Domain Rent Report, June quarter 2021.

You can see the story here, across the suburbs. You can see how weekly rents in apartments, not only in the city, but right across Melbourne have dropped, with the exception of only the Outer East and Mornington Peninsula, where they have increased.

All the rest have gone down.

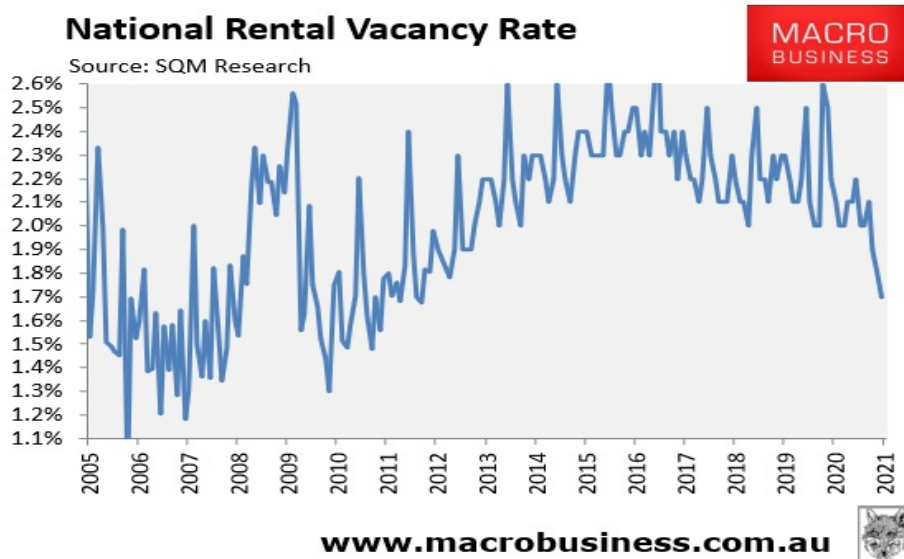
Vacancy Rates - June 2021						
City	Jun 2020 Vacancies	Jun 2020 Vacancy Rate	May 2021 Vacancies	May 2021 Vacancy Rate	Jun 2021 Vacancies	Jun 2021 Vacancy Rate
Sydney	27,710	3.8%	21,936	2.9%	21,159	2.8%
Melbourne	18,116	3.0%	22,910	3.7%	21,992	3.5%
Brisbane	8,127	2.4%	4,435	1.3%	4,520	1.3%
Perth	3,272	1.5%	2,016	0.9%	2,015	0.9%
Adelaide	1,992	1.0%	1,316	0.7%	1,299	0.6%
Canberra	731	1.1%	433	0.6%	492	0.7%
Darwin	575	1.8%	123	0.4%	149	0.4%
Hobart	272	0.9%	148	0.5%	140	0.4%
National	77,132	2.2%	62,144	1.8%	60,457	1.7%

SQM's calculations of vacancies are based on online rental listings that have been advertised for three weeks or more compared to the total number of established rental properties. SQM considers this to be a superior methodology compared to using a potentially incomplete sample of agency surveys or merely relying on raw online listings advertised. Please go to our [Methodology](#) page for more information on how SQM's vacancies are compiled.

When we look at vacancies, it is the same story. I'm afraid the apartment market in Sydney and Melbourne is holding everything back, because of oversupply.

Everywhere else, the vacancies are ridiculously small.

An average of 1.7%. You've got Brisbane at 1.3%, Perth at 0.9%, Adelaide at 0.6%, Canberra at 0.7%, Darwin at 0.4%, Hobart at 0.4%, and it's only the Sydney and Melbourne sitting at 2.8% and 3.5% vacancies, which, in this game isn't that bad, but it's certainly holding back the rest of the country.



This chart from MacroBusiness shows you vacancy rates have come down sharply nationally.



Truth Bomb

Here's a truth bomb I want to leave you with because I know with all of the recent lockdowns we can very easily be triggered.

Our emotions are high and we are inclined to lash out, and particularly lash out at those that we love.

So what I'm saying is, it's okay to get triggered, but it's what you do with it.

You see, being triggered, or having an emotional reaction to something, is really just the training that we've had over our lifetime. Some have had experiences where something bad might've happened, and we remember that, and then something triggers us next time. Perhaps even an irrational response to the thing that actually happened.

But if you take into account our past history and what happened, you can see why people react that way.

My advice is to think like an engineer. I don't normally say that, but think like an engineer, because what you do then, is you analyse the emotions and ask, "Okay, so why am I feeling this way? Why am I having this reaction?"

You know, it is simply an accumulation of responses that you've learned over your lifetime, so let's see whether you can change that, because one of the things that we have complete control over is how we choose to respond.

I remember sitting in a seminar years ago with the gorgeous Doctor Wayne Dyer, I loved him to pieces, and I was actually at his last seminar before he died when he came to Australia.

One of the things he did is he had an orange on his desk and he threw it at somebody in the crowd.

Then he said, "What's that?" And the person said, "It's an orange."

"So what's inside the orange?"

"Orange juice?"

"So if you squeeze it, what do you get out?"

"Orange juice?"

"Okay, so if we squeeze you, what do you get out?"

And that's the thing, it's when we're under pressure that our real self comes out.

Now that's something we can change. We don't have to lash out at those we love and those that surround us when we are under pressure.

So think about what's triggering you at that moment, then sit back, think like an engineer, and decide whether that's actually the response that you wanna be having.

Now, don't forget to book in for one of my absolutely free, 60 minute [**Real Estate Breakthrough Sessions**](#) with one of my advisors.

The market is with you guys, we are playing catch-up, but there will be more rises, you need to be part of it and you need to be smart about it.

You need to be intelligent about it. You might be in a position where you think you can't borrow at the moment, I question that, I'd like to get you in front of some of my guys to see whether you actually can borrow more than you think.

You might think that you can't get into a deal because you don't have any money, I question that too, I'd like to get you to talk to my advisors to see whether that's actually the case.

You might think you could only do this or only do that, I'll question that as well because the more you know about anything, the better results you're gonna get.

So this is an opportunity to really analyse your goals, analyse where you're at, analyse what you want to achieve in life, because these next few years are going to be phenomenal and you need to be part of it in the most efficient and maximised way you possibly can.

So this is your first step, this is your action plan for the week. Book one of those appointments at iloverealestate.tv/questions/, there's only a few of them so hurry but my advisors will be there ready on the allotted time.

So make sure you write it in your diary and you turn up because I know they're going to help you enormously and will talk you through how we can help you achieve your goals.

They're 60 minutes long. Jump onto 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 property updates coming to you every single week and you'll always be on top of the latest information.

Intelligent Property Investor

Better information gives you better decisions, which gives you better results.

So that's it for me, this issue. I hope you've enjoyed this masterclass.

Bye for now.

Dymphna.



Dymphna Boholt

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