

PLATINUM

August 2022
Strata Titling

**Mastermind
Event**

Brisbane

**Tamara Read,
Nicolle Beer &
Christine Hamilton**
QLD State Coaches



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REAL ESTATE

Event Outline -

- 6:00 – 6:30 Networking
- 6:30 - Start
- 6:30 – 6:45 Housekeeping
- 6:45 – 8:00 Accountability
- 8:00 – 8:30 Networking Break
- 8:30 – 10:30 Strata Titling

Workshop Format

- Use microphone
- Involve everyone in the conversation
- Be supportive
- Order food and drinks downstairs



WELCOME NEW PLATINUMS



- Tracey Absolon
- Nikola & James McWilliam
- Diana Dobrescu & Caitlin (Matt) Valeanu
- Kylie Mitchell
- Surinder & Anthony Crichton

- Sheryl Townson
- Bena Uzunova

** PE = Platinum Elite (Revisiting Grads)

Housekeeping



- 2022 Monthly Dates (Tuesday's):
 - ❖ 6th Sept; 4th Oct; 15th Nov (New Venue), 6th Dec
 - ❖ 15th Nov Venue: Amora Hotel Brisbane, 200 Creek St
- 2022 National Conference Dates:
 - ❖ 26th & 27th November – Sunshine Coast (Dymphna's Farm) KEEP Saturday night free
 - ❖ Platinum Elite Leadership Day (Friday) prior to each National Conference Date



- Welcome to Platinum Masterclass Event :
 - ❖ New students ONLY - Compulsory 😊😊
 - ❖ 15th August, Zoom @ 6pm QLD, Hosted by Dymphna!!
 - ❖ Roadmap to maximize your success in Platinum
 - ❖ Intro to fellow students



- I Love Realestate Super Conference - 2022:
 - 11 - 13th November – Melbourne



- Ultimate Bootcamp – Live & Virtual - Brisbane:
 - Fri 2nd – Sun 4th September
- Ultimate Bootcamp – Live & Virtual - Perth:
 - Fri 28th – Sun 30th October
- Quantum Events:
 - Check Ultimate Website





Money Mind Mastery

With Nicole Beer



PLATINUM



Money Mind Mastery



PLATINUM ACCELERATOR

Every second **Monday**
evening, 7 for 7.30pm
Sydney time.

Mon Jul 4th, 2022 07:30 PM

Mon Jul 18, 2022 07:30 PM

Mon Aug 1, 2022 07:30 PM

Mon Aug 15, 2022 07:30 PM

Mon Aug 29, 2022 07:30 PM

Mon Sep 12, 2022 07:30 PM

Mon Sep 26, 2022 07:30 PM

Mon Oct 10, 2022 07:30 PM

Mon Oct 24, 2022 07:30 PM

Mon Nov 7, 2022 07:30PM





Money Mind Mastery



ULTIMATE

MEMBERS ONLY

The last **Monday** of every month, 7.30pm.

Jul 25, 2022 07:30 PM

Aug 22, 2022 07:30 PM

Sep 26, 2022 07:30 PM

Oct 24, 2022 07:30 PM

Nov 14, 2022 07:30 PM

Platinum Student Meetups

- ❖ PA Website / Platinum Schedule
- ❖ Must have your Facebook account / profile open to access the links



PA Student Meetup Groups

These Student Meetup groups are for ALL Platinum students only, both past and present. They are organised by Platinum students to facilitate networking between Platinums and staying connected with the awesome Platinum family. Typically they occur between the PA Monthly Meetings.

NOTE: You MUST have your Facebook Account/Profile open to access these links.

Brisbane Student Meetup



Student Organizer – Megan Humphreys

Click on the link below to access the Platinum Accelerator Facebook Events for each Brisbane Student Meetup. All of the upcoming dates, location, times and RSVP information is in these events.

[Brisbane Student Meetup](#)

Sydney Student Meetup



Student Organizer – Dindy Luk

Click on the link below to access the Platinum Accelerator Facebook Events for each Sydney Student Meetup. All of the upcoming dates, location, times and RSVP information is in these events.

[Sydney Student Meetup](#)

Melbourne Student Meetup



Student Organizer – Aygun Ozkan

Click on the link below to access the Platinum Accelerator Facebook Events for each Melbourne Student Meetup. All of the upcoming dates, location, times and RSVP information is in these events.

[Melbourne Student Meetup](#)

Perth Student Meetup



Student Organizer – Basia Garbowska & Heath Worlton

Click on the link below to access the Platinum Accelerator Facebook Events for each Melbourne Student Meetup. All of the upcoming dates, location, times and RSVP information is in these events.

[Perth Student Meetup](#)

Housekeeping

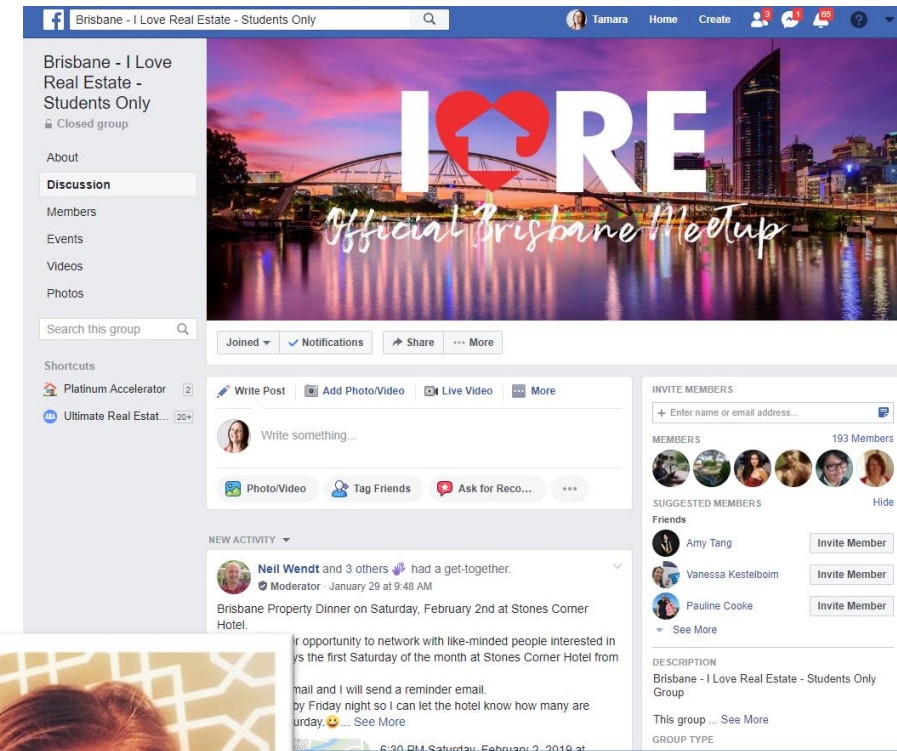
- PA Meetup Groups – LIVE!!
 - ❖ Brisbane Platinum Student Meetups
 - ❖ THANK YOU Amanda Chambers
 - ❖ 3rd Saturday of Each Month @ private space – 3 locations on rotation
 - ❖ RSVP Required

** Text Amanda on 0423 173 458 or contact her on Facebook via the Meet-up Group Link



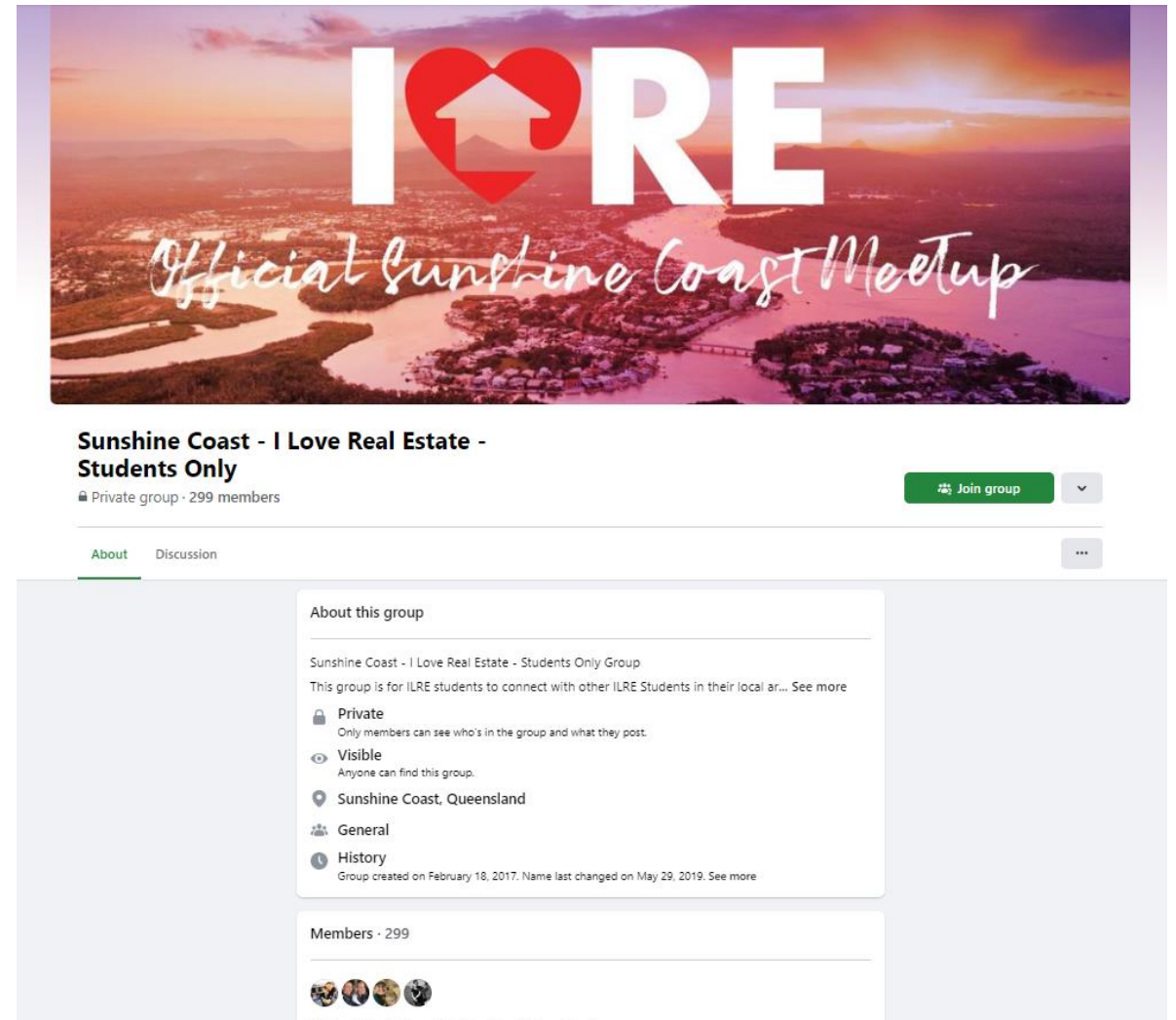
ILRE Brisbane Monthly Meetups

- ❖ Organizers - Neil & Yelena Hensley
- ❖ Info & RSVP: Ultimate Website / ILRE Community / ILRE Brisbane Meetup / Link to FB Page
- ❖ Location – TBC
- ❖ Dates – First Saturday of each month, 6:30pm
- ❖ Organizer Contact – Neil Hensley Mbl 0404401016



ILRE Sunshine Coast Monthly Meetups

- ❖ Search Facebook
“Sunshine Coast – I Love Real Estate Students Only”



GRADUATING PLATINUMS



- Julita Luckins
- Glennis Taylor
- Sarah Knight
- Troy Lockett
- Nicole Terry
- Susanna Saiu **
- Trina White



STUDENTS OF THE MONTH

- ??????????????
- ??????????????
- ??????????????

PLATINUM

Motion Vs. Action



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Are you in Motion or are you in Action?

Smart people fall into this TRAP all the time!

A scenic background of a sunset over the ocean. The sky is a mix of deep blue, purple, and orange, with soft clouds. The ocean is a deep blue, and the foreground features several large, dark rocks. The overall mood is serene and contemplative.

**Never confuse motion
with action.**

Benjamin Franklin

So, What's the difference?

- When you're in **Motion**, you're planning and strategizing and learning. Those are all good things, but they don't produce a result.
- **Action**, is the type of behaviour that will deliver an outcome.



Motion and Action Examples

- If I outline 20 ideas for articles I want to write, that's **motion**. If I actually write an article, that's **action**.
- If I search for a better diet plan and read a few books on the topic, that's **motion**. If I actually eat a healthy meal, that's **action**.
- If I go to the gym and ask about getting a personal trainer, that's **motion**. If I actually step under the bar and start squatting, that's **action**.
- If I sit at home and research subdivisions in an area, that's **motion**. If I actually go out on site and sign the contract and buy the property, that's **action**.

Motion is useful, but it will never produce an outcome by itself

- If motion doesn't lead to results, why do we do it?
- Sometimes we do it because we actually need to plan or learn more.
- But more often than not, we do it because motion allows us to feel like we're making progress without running the risk of failure.
- Most of us are experts at avoiding criticism.
- It doesn't feel good to fail or to be judged publicly, so we tend to avoid situations where that might happen.
- And that's the biggest reason why you slip into motion rather than taking action: you want to delay failure.



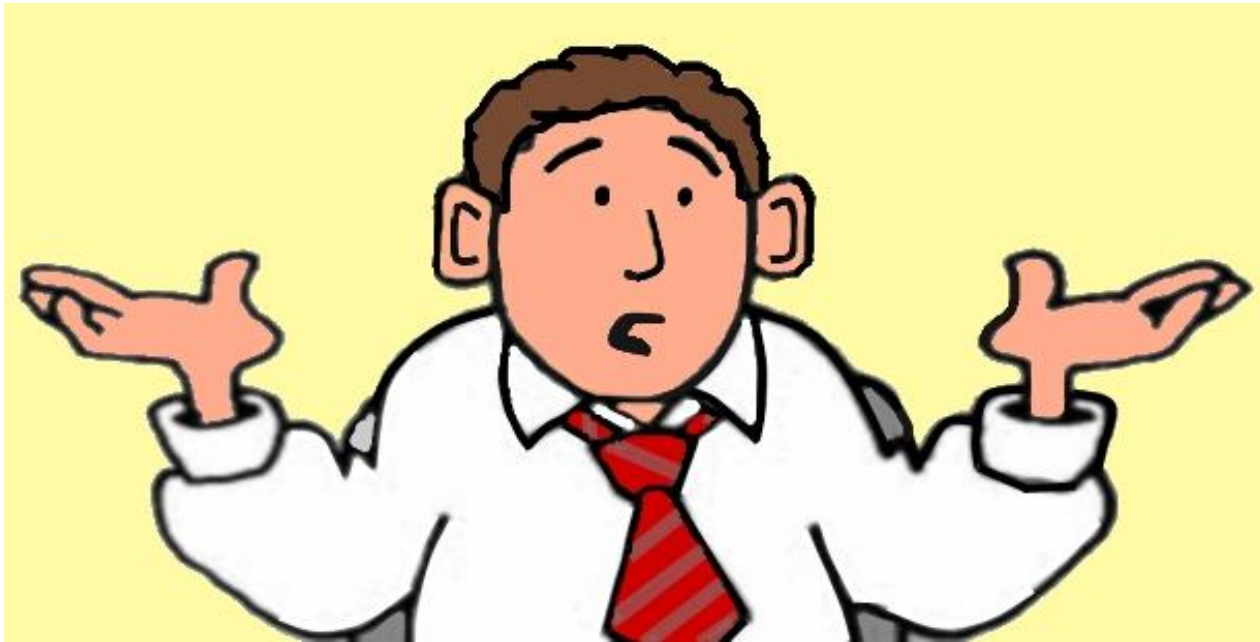
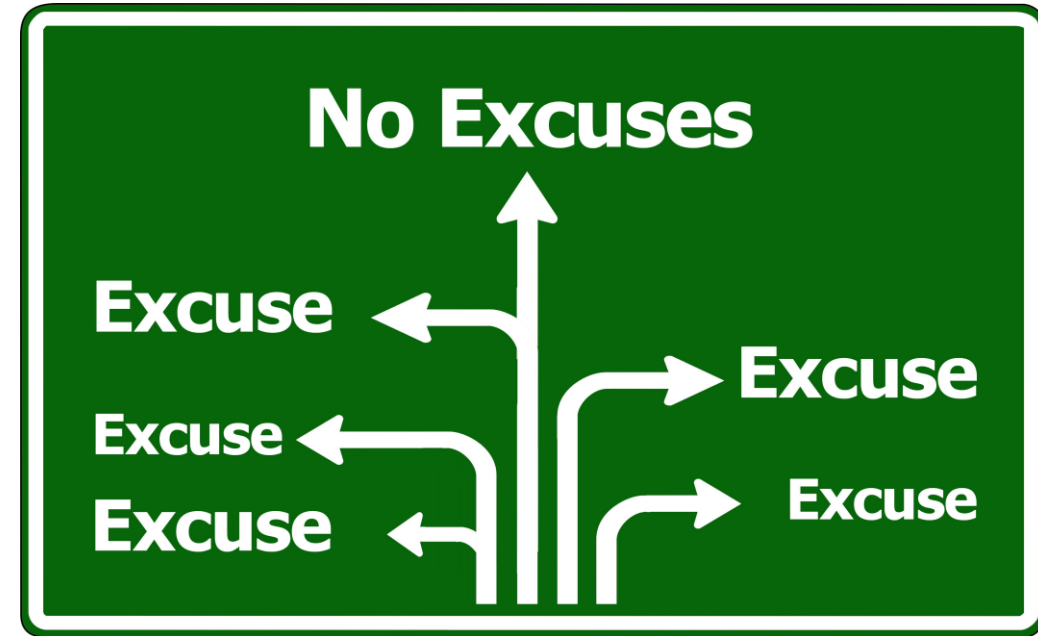


WARNING

This next slide might hurt!

- **Yes, I'd like to get in shape.** But, I don't want to look stupid in the gym, so I'll just talk to the trainer about their rates instead.
- **Yes, I'd like to lose weight.** But, I don't want to be the weird one who packs their own lunch.
- **Yes, I'd like to make a chunk of Money from a Subdivision.** But, I don't want to appear silly in front of the agents and contractors and I don't want to make a mistake and lose money.
- It's easy to be in motion and convince yourself that you're still making progress. You think, *“I've got conversations going on four potential deals. This is good. We're moving in the right direction.”* Or,
- *“I've done area research now for 2 months, I'm really becoming an area expert now. This is coming together.”*

Don't let Excuses creep into your Language

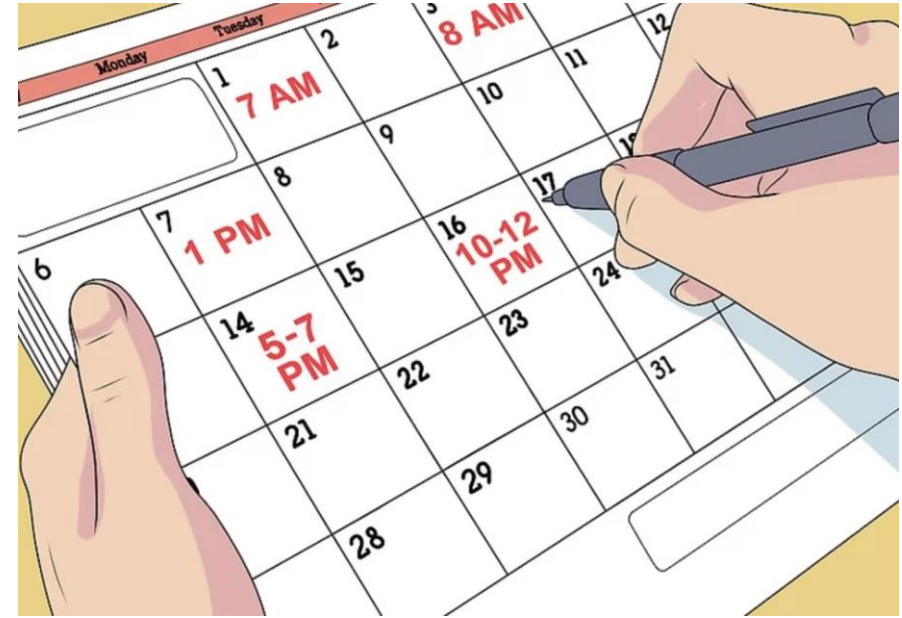


You can have
RESULTS
or
EXCUSES
not both

Ideas for Taking Action

1. Set a schedule for your actions.

- Set a Schedule of actions that lead to a deadline to have a task completed.
- For weight training, train on Monday, Wednesday, and Friday. That's the schedule every week. Not planning workout exercises. Not researching workout programs. Simply working out. Action, not motion.
- Set a series of tasks with time lines that lead you to purchasing that chunk deal. If the systematic series of tasks is right – the end result is a matter of process.



Ideas for Taking Action

2. Pick a date to shift you from motion to action.

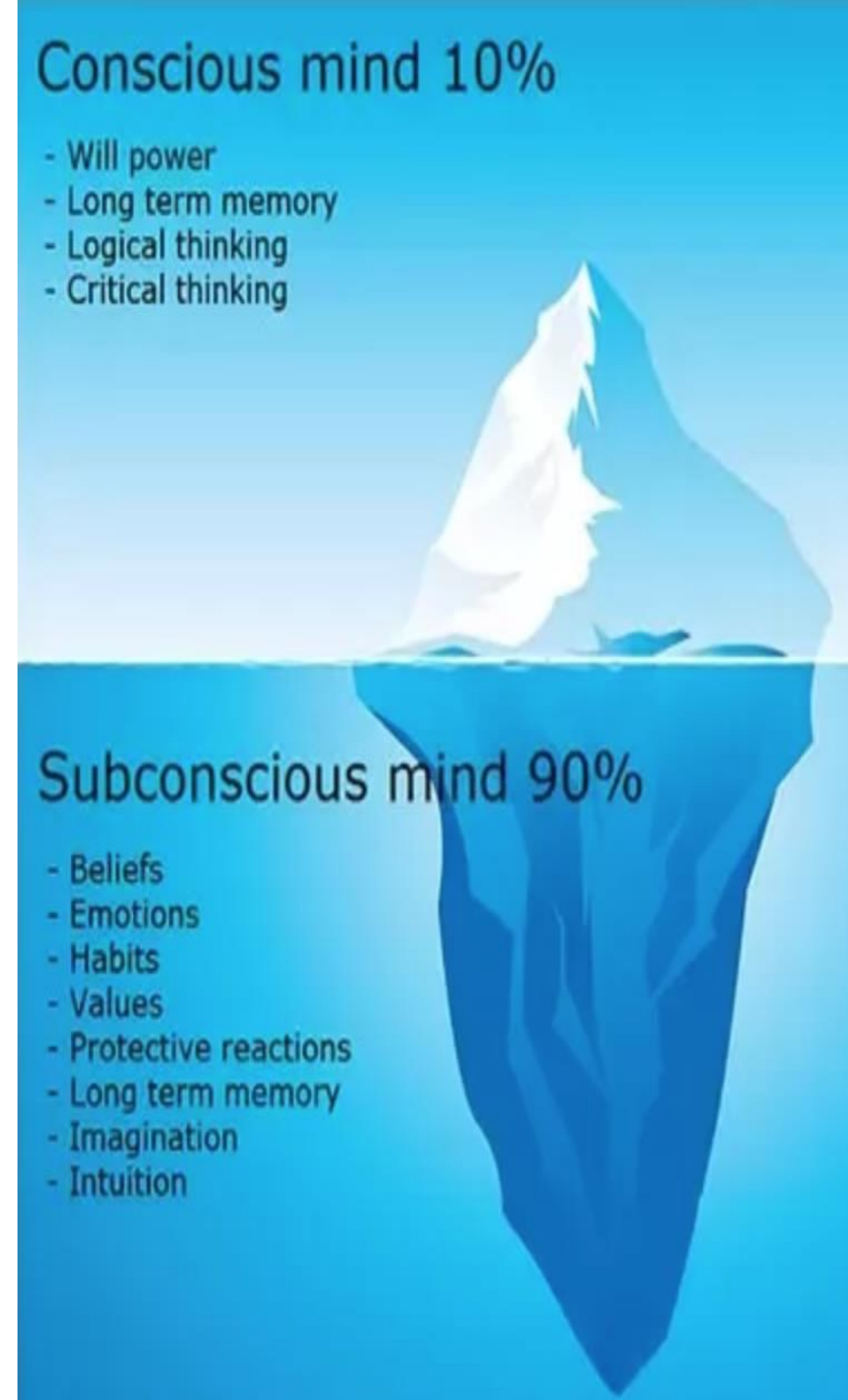
- For some goals, setting a daily or weekly schedule doesn't work as well.
- Most Property Goals are like this – They require some planning up front (motion). They also require plenty of action to complete them. For example, you could set a schedule each week to do reverse feasibility studies and find out the GVA and demographics of an area. But you can't just keep doing research.
- In a situation like this, I find that it's best to simply pick a date to have a property under contract or have that renovation finished etc. Put something on the calendar. Make it public. This is when X is happening.
- **Put your RAS and Subconscious on the job as well!**

Conscious mind 10%

- Will power
- Long term memory
- Logical thinking
- Critical thinking

Subconscious mind 90%

- Beliefs
- Emotions
- Habits
- Values
- Protective reactions
- Long term memory
- Imagination
- Intuition



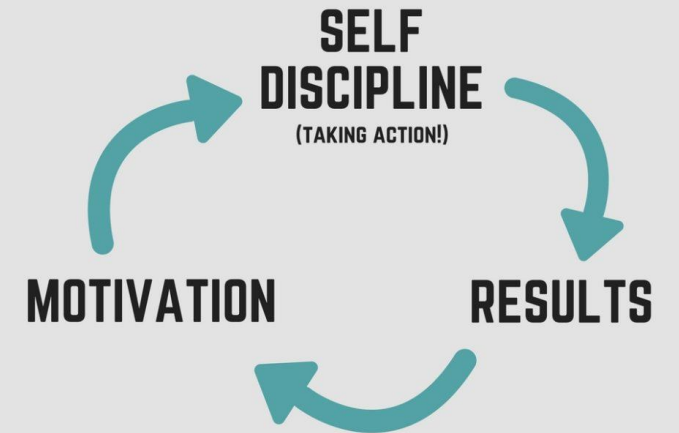
Fear Of Failure And
Rejection
Is The Greatest Enemy Of
Success

3. Stop Teaching yourself to
"NOT FAIL" and Instead teach
yourself to "SUCCEED".

THE CYCLE OF INACTION



THE CYCLE OF SUCCESS



Ideas for Taking Action

3. Stop Teaching yourself to "NOT FAIL" and Instead teach yourself to "SUCCEED". Cont'

- If your tendency in any situation is to "not fail," then you'll find it hard to ever truly win because you're teaching yourself that it's better to make an easy choice that's "not wrong" than a hard choice that's right.
- We all have dreams and goals, but they can't become a reality without **vulnerability and uncertainty and discomfort**. Becoming financially free takes hard work, so too is getting in shape, eating healthy, building a business, writing a book, starting a tough conversation, getting a better job, and holding yourself to a higher standard.
- Don't be afraid of failure – Don't make decisions based on **Not Failing** – Make decisions based of the **Probability of Success**



You can spend your whole life developing the skill of not failing and making decisions that are not wrong. It's easier and it's safer. But, how long will you put off what you're capable of doing just to maintain what you're currently doing?

The only real failure is not taking any action in the first place





**Don't get caught in the
trap of Analysis
Paralysis**

**Don't get caught in the
trap of Motion with no
Action**

PLATINUM

Accountability
Monthly Goals



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Buddy Process – Chat Room



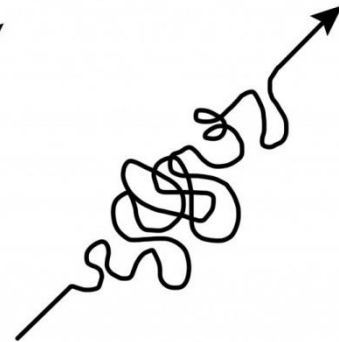
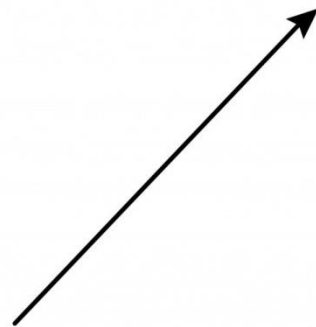
- Zoom Chat Room - Auto pair-up
- Exchange Mobile No.
- Schedule to “TALK” weekly
- Graduating students OK to partner for a month

Last Month In Review

Share Your Successes and Challenges

SUCCESS

SUCCESS



what people think
it looks like

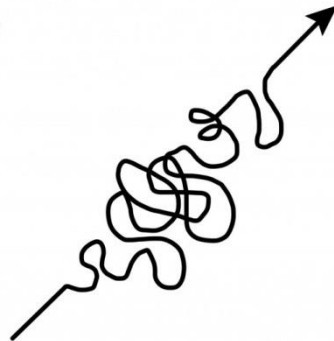
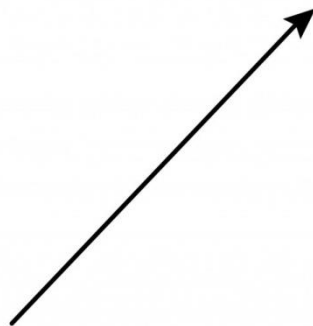
what it really
looks like

Group Share

Share Your Successes and Challenges

SUCCESS

SUCCESS



what people think
it looks like

what it really
looks like

This Months Plan

Share Your
Key Goals For Month

Monthly
✓
goals

Group Share

Share Your
Key Goals For Month

Monthly
✓
Goals



Tea / Coffee Break

PLATINUM

STRATA TITLING

TRIVIA!



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Activity

- Groups of 3 people
- Graduates please answer last in your group – give others a go first 😊
- Record your answers on the recording sheet



TRIVIA – RECORDING SHEET



QU	ANSWER	POINTS
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		

Strata Process

- Phase 1 – Design, Deal Finding, Due Diligence
- Phase 2 – Building Works & Team
- Phase 3 – Paperwork Process, Costs & Finance

QUESTIONS THEN ANSWERS

PHASE 1

Definition, Deal Finding, Due Diligence

Question 1

List the 4 title types in Australia?

1) _____

2) _____

3) _____

4) _____



Question 2

True or False:

“I am buying a 3 bedroom, 2 bathroom, 1 car strata titled townhouse, its 155m² in size and has an exclusive use area of 35m². After settlement, I will own 155m² of land?”



Question 3



FOR SALE:

Block of 6 units on one title. All in sound condition.

4 units - 2 beds, 1 bath, 1 car

2 units - 1 bed, 1 bath, 1 car

Strata title and profit!! STCA.

Price is firm: \$600,000

Be quick, this won't last long

Question 3 Cont.

Your research outcomes:-

- Purchase costs (incl stamps, inspections etc.) = \$36K
 - Land tax approx: \$6K
 - Cashflow neutral for holding costs purposes
 - 1 bedroom, 1 bath units sell for \$90K (sound condition)
 - 2 bedroom, 1 bath units sell for \$150K (sound condition)
 - Average days on market for both units = 70 days
 - Building requires \$20K work to upgrade to NCC (BCA)
 - Strata fees including all council fees, inspections, plans etc. = \$30K
 - Selling costs are 3% of end value
1. Calculate the GST on sale of all units?
 2. Is there any gross profit (before income tax) if selling all units?

Question 4

Who would be the most appropriate person to have inspect the property to assess whether or not the property is compliant with the National Construction Code (NCC)?

- a) Dymphna Boholt
- b) Building Certifier / Building Surveyor
- c) Carpenter
- d) Civil Engineer



Question 5



TRUE OR FALSE:

When you look at purchasing this existing block of 4 units on one title, you notice that there is already 4 carparks which automatically means that parking requirements are met?

Question 6

What am I?

I am part of a whole. However, I am committed to one only.

I can be used but not individually owned.

I can be various sizes.

I am defined by law.

Question 7

List 5 ways to search for a strata title opportunity:

1) _____

2) _____

3) _____

4) _____

5) _____

ANSWERS

Definition, Deal Finding, Due Diligence

Question 1

4 Points

List the 4 title types in Australia?

- 1) Torrens Title
- 2) Company Title
- 3) Strata Title
- 4) Community Title



Question 2

1 Point

True or False:

“I am buying a 3 bedroom, 2 bathroom, 1 car strata titled townhouse, its 155m² in size and has an exclusive use area of 35m². After settlement, I will own 155m² of land?”



FALSE – You don't own the land when doing strata title

Question 3



FOR SALE:

Block of 6 units on one title. All in sound condition.

4 units - 2 beds, 1 bath, 1 car

2 units - 1 bed, 1 bath, 1 car

Strata title and profit!! STCA.

Price is firm: \$600,000

Be quick, this won't last long

Question 3 Cont.

2 Points

Your research outcomes:-

- Purchase costs (incl stamps, inspections etc.) = \$36K
 - Land tax approx: \$6K
 - Cashflow neutral for holding costs purchase
 - 1 bedroom, 1 bath units sell for \$150K (condition)
 - 2 bedroom, 1 bath units sell for \$180K (condition)
 - Average days to sell = 70 days
 - Building to upgrade to NCC (BCA)
 - Including all council fees, inspections, plans etc. = \$30K
 - Council fees are 3% of end value
1. Calculate the GST on sale of all units?
 2. Is there any gross profit (before income tax) if selling all units?

1. NO GST ON STRATA EXISTING UNITS (NO SUBSTANTIAL CHANGE IN NATURE)
2. YES - \$64,600 GROSS PROFIT

Question 4

1 Point

Who would be the most appropriate person to have inspect the property to assess whether or not the property is compliant with the National Construction Code (NCC)?

- a) Dymphna Boholt
- b) Building Certifier / Building Surveyor**
- c) Carpenter
- d) Civil Engineer



Question 5

1 Point



TRUE OR FALSE:

When you look at purchasing this existing block of 4 units on one title, you notice that there is already 4 carparks which automatically means that parking requirements are met.

FALSE – You should always check with the town planner to make sure parking is adequate.

Question 6

1 Point

What am I?

I am part of a whole. However, I am committed to one only.

I can be used but not individually owned.

I can be various sizes.

I am defined by law.

EXCLUSIVE USE

Question 7

5 Points

List 5 ways to search for a strata title opportunity:

- 1) Search online using specific terms
- 2) Speak with consultants
- 3) Letter box drop / door knocking
- 4) Advertisement – i.e. Place an add on gumtree / classifieds
- 5) Find specialist agents who deal with unit complexes



Leader Board

PHASE 2

Building Works & Team

Question 8

Which professional is the **best** to speak to regarding adequate car parking ratios for strata-titling a block of residential apartments:

- a) Town planner
- b) Traffic Engineer
- c) Building Certifier/ Building Surveyor
- b) Land Surveyor



Question 9

List at least 4 types of fire rated products:



- 1) _____
- 2) _____
- 3) _____
- 4) _____

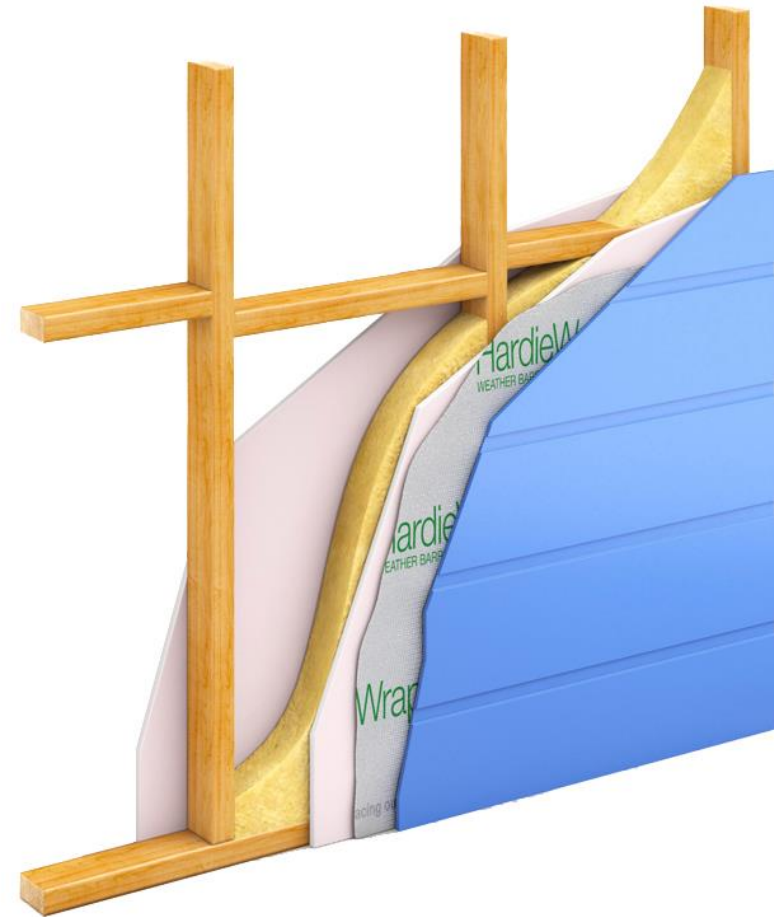
Question 10

What does each sequence in the 60/60/60 fire rating relate to:

1) _____

2) _____

3) _____

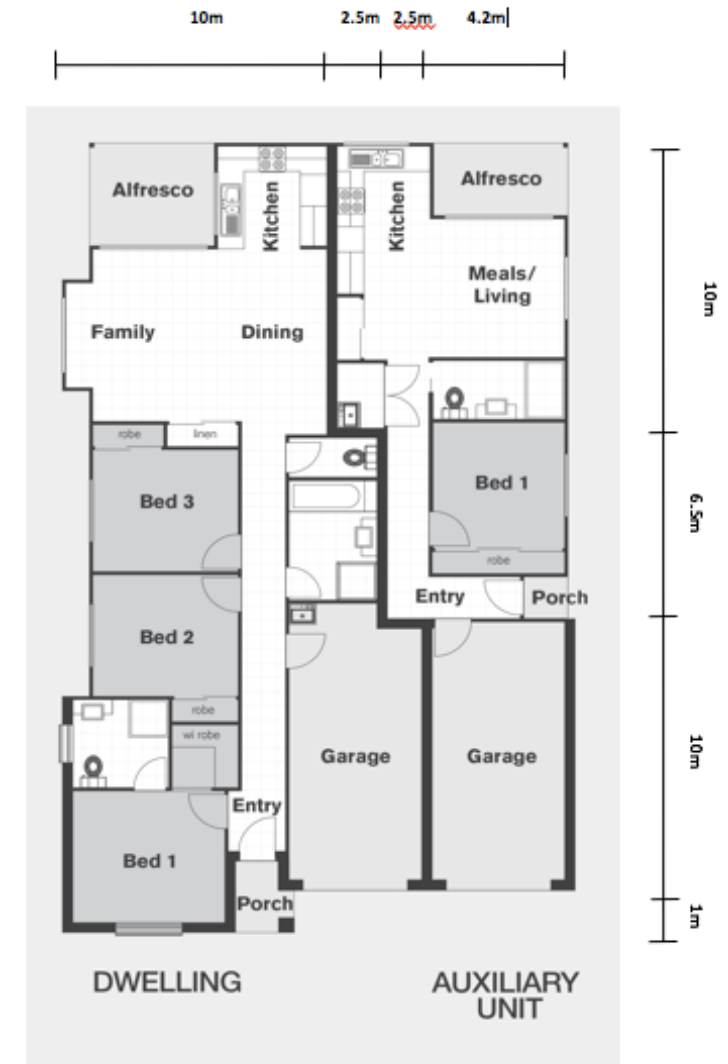


Question 11

Calculate the total cost for installing a fire rated wall between the primary residence and auxiliary unit based on:

1. Fyrecheck plasterboard @ \$75/m² installed
2. Wall (to the roof line) height of 3.6m

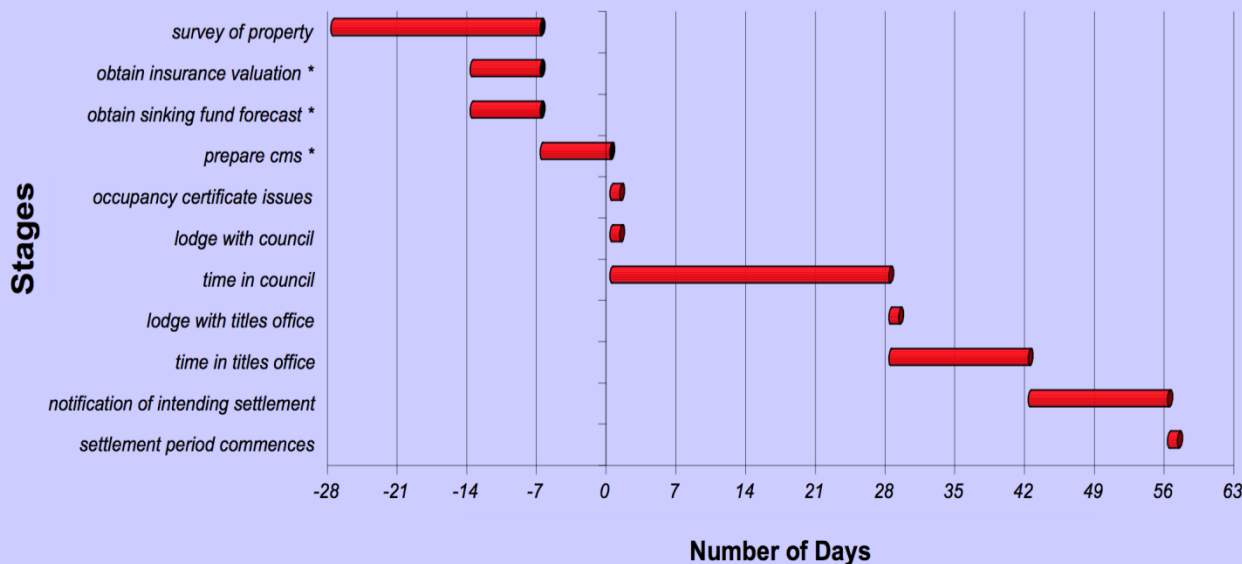
- Assume sheeting both sides of wall
- Assume flat roof



Question 12

Who is the consultant that you would engage to estimate the replacement cost for body corporate insurance?

*Body Corporate Establishment Time Frames
(based on the Certificate of Occupancy Issue Date
and Satisfaction of all Development Approval Conditions - Day 0)*



1. Building certifier
2. Insurance broker
3. Solicitor
4. Body corporate manager
5. Quantity surveyor

Question 13

When it comes to upgrading the building, you must comply to which document:

- a) Council planning scheme
- b) National Construction Code
- c) Health and well being act
- d) The residential tenancies act



Question 14

I am able to withstand high amounts of pressure.

Proximity is important.

I'm a friend in times of emergency.

I see the colour red.

What am I?

Question 15

Which of the following team members are **NOT** required for the strata titling process on an existing block of units:

Land Surveyor

Solicitor

Hydraulic
engineer

Town planner

Geotechnical
Engineer

Finance
Strategist



ANSWERS

Building and Team

Question 8

1 Point

Which professional is the **best** to speak to regarding adequate car parking ratios for strata-titling a block of residential apartments:

a) Town planner

b) Traffic Engineer

c) Building Certifier/ Building Surveyor

b) Land Surveyor



Question 9

4 Points

List at least 4 type of fire rated products:



Fire mats, tape

Fire barrier duct wrap

1) **Fyrecheck plasterboard**

2) **Brick or blockwork**

3) **Intumescent paint**

4) **Mineral Wool**

Fire service collars

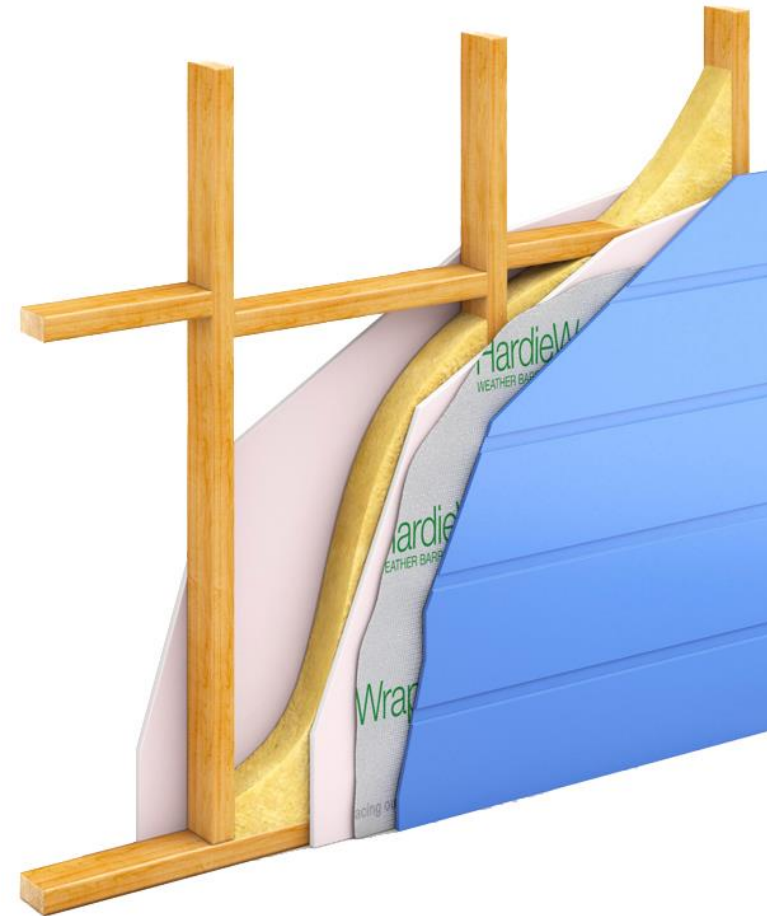
Fire rated doors

Question 10

3 Points

What does each sequence in the 60/60/60 fire rating relate to:

- 1) **Structural adequacy** _____
- 2) **Structural integrity** _____
- 3) **Thermal rating** _____



Question 11

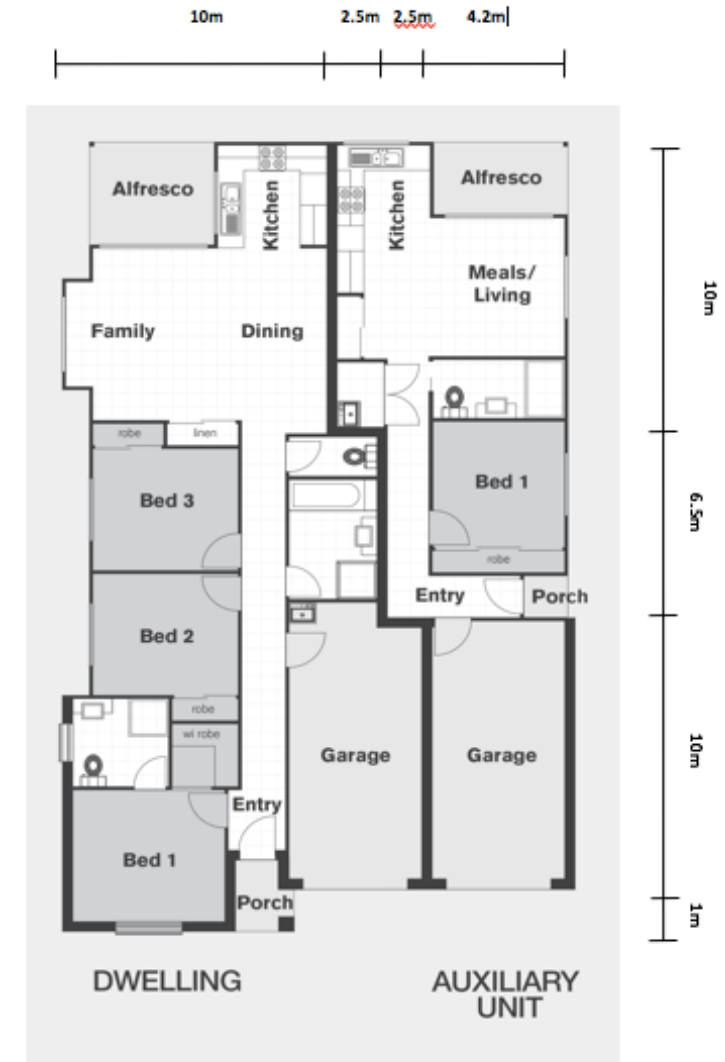
5 Points

Calculate the total cost for installing a fire rated wall between the primary residence and auxiliary unit based on:

1. Fyrecheck plasterboard @ \$75/m² installed
2. Wall (to the roof line) height of 3.6m

Answer \$17,010

(31.5m length wall x 3.6m height = 113.4m² x 2 walls. 226.8m² x \$75 = \$17,010)

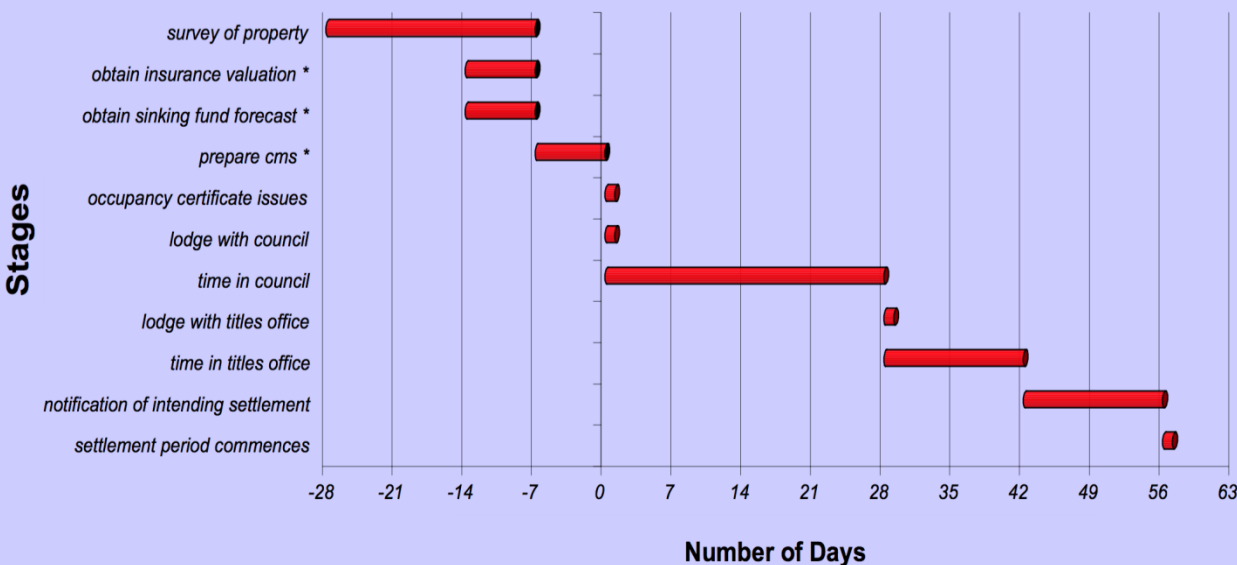


Question 12

1 Point

Who is the consultant that you would engage to estimate the replacement cost for body corporate insurance?

*Body Corporate Establishment Time Frames
(based on the Certificate of Occupancy Issue Date
and Satisfaction of all Development Approval Conditions - Day 0)*



1. Building certifier
2. Insurance broker
3. Solicitor
4. Body corporate manager
5. Quantity surveyor

Question 13

1 Point

When it comes to upgrading the building, you must comply to which document:

- a) Council planning scheme
- b) National Construction Code
- c) Health and well being act
- d) The residential tenancies act



Question 14

1 Point

I am able to withstand high amounts of pressure.

Proximity is important.

I'm a friend in times of emergency.

I see the colour red.

What am I?

Fire Hydrant

Question 15

1 Point

Which of the following six team members are **NOT** required for the strata titling process on an existing block of units:

- Land Surveyor
- Solicitor
- Hydraulic engineer
- Town planner
- Geotechnical Engineer
- Finance Strategist





Leader Board

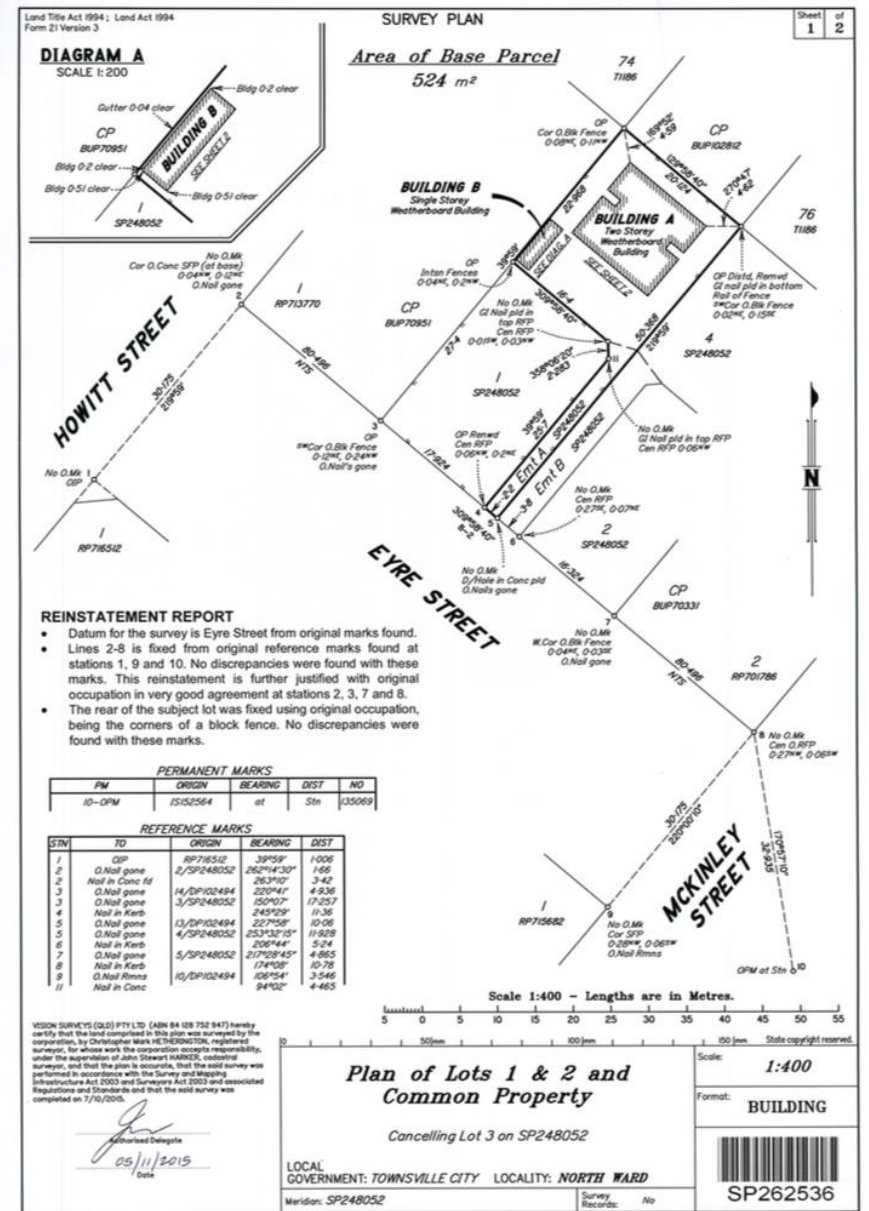
PHASE 3

Paperwork Process, Costs & Finance

Question 16

Reading off the survey plan:

- 1) How many new lots are being created from the strata process?
- 2) How many lots are being cancelled by the strata process?
- 3) What is the new survey plan number?
- 4) Is it OK to fold this plan?



Question 17

List 4 components of a Community Management Statement.

1) _____

2) _____

3) _____

4) _____



Question 18

In 30 seconds, list as many Body Corporate By-laws as you can think of for a multi unit development.

Item	Item

Question 19

Put in order the 6 major stages of the strata titling paperwork process:

Plan Sealing

Survey Plan

Sinking Fund Payment
By Developer

First Body Corp
Meeting

Titles Department
Lodgment

Mortgagee Consent

Question 20

Which 6 costs are specific **ONLY** to Strata Titling?

Item	Item	Item
Town planner fee	Council plan sealing fees	Development approval
Selling costs	Property management fees	Solicitor fee – Title lodgment
Survey – Building format plans	Body corporate set-up	Body corp building insurance on completion
Community management statement prep	Sales commission	Building certifier fee
Construction cost	Interest	Titles Dept. lodgment fee
Insurance report	Fire evacuation plan	Legal fees
GST	Building certifier fee	Body corporate sinking fund report

Question 21

3 units strata titled will cost the same in hold costs to the same 3 units un-strata titled.

a) True

b) False



Question 22

3 units strata titled will cost the same in hold costs to the same 3 units un-strata titled.

4 REASONS WHY?



1) _____

2) _____

3) _____

4) _____

ANSWERS

Paperwork Process, Costs & Finance

4 Points

Question 16

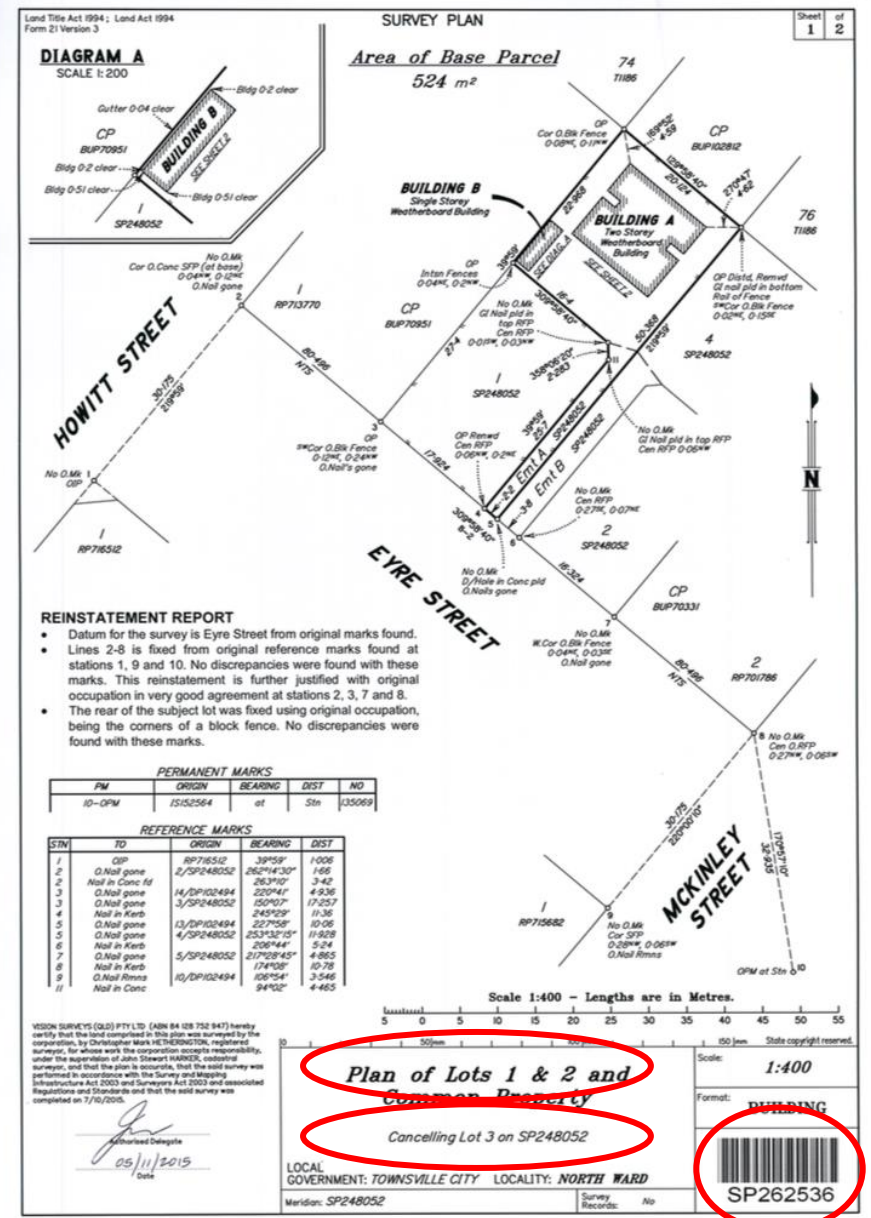
Reading off the survey plan:

1) How many new lots are being created from the strata process? **2**

2) How many lots are being cancelled by the strata process? **1**

3) What is the new survey plan number? **SP262536**

4) Is it OK to fold this plan? **NO!!!!!!**



PLATINUM

Question 17

4 Points

List 4 components of a Community Management Statement.

- 1) Lot Entitlement Schedule
- 2) Bi-laws
- 3) Easement Descriptions
- 4) Exclusive Use Area Descriptions
 - Exclusive Use Plan
 - Services Location Diagram
 - Draft Budget



Question 18

In 30 seconds, list as many Body Corporate By-laws you can think of for a unit development project.

Item	Item

Question 18

1/2 Point each
Max 10 points

In 30 seconds, list as many Body Corporate By-laws you can think of for a unit development project.

Item	Item
Noise & Nuisance	Appearance of Lots
Vehicles & Parking	Keeping of Animals
Obstruction	Signage
Damage to Lawns / Common Property	Water Use
Behavior of Invitees	Vermin
Auction & Garage Sales	Balconies / Terraces
Rubbish	Utility Services & Retaining Walls
Aerials	Notices

Question 19

Put in order the 6 major stages of the strata titling paperwork process:

Plan Sealing

Survey Plan

Sinking Fund Payment
By Developer

First Body Corp
Meeting

Titles Department
Lodgment

Mortgagee Consent

Question 19

6 Points

Put in order the 6 major stages of the strata titling paperwork process:

1. Survey Plan
2. Plan Sealing
3. Mortgagee Consent
4. Titles Department Lodgment
5. Sinking Fund Payment By Developer
6. First Body Corp Meeting

Question 20

Which 6 costs are specific **ONLY** to Strata Titling?

Item	Item	Item
Town planner fee	Council plan sealing fees	Development approval
Selling costs	Property management fees	Solicitor fee – Title lodgment
Survey – Building format plans	Body corporate set-up	Body corp building insurance on completion
Community management statement prep	Sales commission	Building certifier fee
Construction cost	Interest	Titles Dept. lodgment fee
Insurance report	Fire evacuation plan	Legal fees
GST	Building certifier fee	Body corporate sinking fund report

Question 20

6 Points

Which 7 costs are specific **ONLY** to Strata Titling?

Item	Item	Item
Town planner fee	Council plan sealing fees	Development approval
Selling costs	Property management fees	Solicitor fee – Title lodgment
Survey – Building format plans	Body corporate set-up	Body corp building insurance on completion
Community management statement prep	Sales commission	Building certifier fee
Construction cost	Interest	Titles Dept. lodgment fee
Insurance report	Fire evacuation plan	Legal fees
GST	Building certifier fee	Body corporate sinking fund report

Question 21

1 Points

3 units strata titled will cost the same in hold costs to the same 3 units un-strata titled?

a) True

b) False



Question 22

4 Points

3 units strata titled will cost the same in hold costs to the same 3 units un-strata titled.

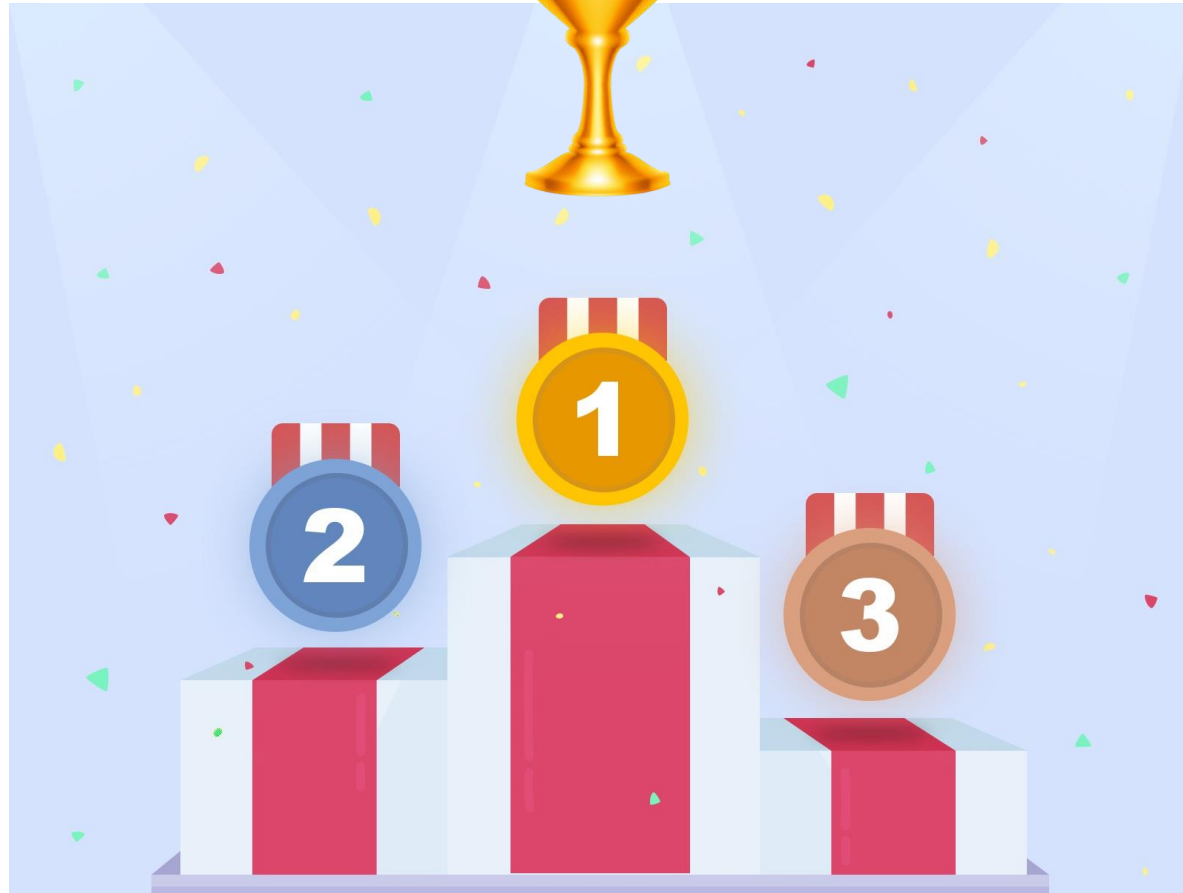
4 REASONS WHY?



- 1) Higher Council Rates Costs
- 2) Body Corp Levies
- 3) Higher Water, Sewer, Insurance Costs
- 4) Land Tax



Leader Board



QUESTIONS?