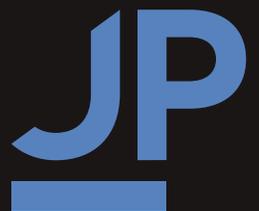


WE
OFFER
A

UNIQUE SERVICE TO
PROPERTY DEVELOPERS
AND INVESTORS



JUST
PROPERTY
INVESTMENTS

WE SOURCE QUALITY PROPERTIES

IN HIGH DEMAND INNER CITY SUBURBS
OF BRISBANE, QUEENSLAND



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VIEW

WE
ACT
AS

BOTH A BUYER'S
AGENT AND A
SELLER'S AGENT

WHO IS JPI?

JUST PROPERTY INVESTMENTS OFFERS A UNIQUE SERVICE TO PROPERTY DEVELOPERS AND INVESTORS. WE ACT AS BOTH A BUYER'S AGENT AND A SELLER'S AGENT. AS A BUYER'S AGENT WE WORK ON BEHALF OF DEVELOPERS TO LOCATE QUALITY PROPERTIES IN HIGH DEMAND INNER CITY SUBURBS OF BRISBANE, QUEENSLAND. NEARING COMPLETION OF THE DEVELOPMENT, WE THEN MARKET THE PROPERTY (OFF-PLAN) THROUGH FINANCIAL PLANNERS AND ACCOUNTANTS.

KEY ASPECTS OF OUR SERVICE INCLUDE THE FOLLOWING:

- We work closely with an approved network of developers with whom we have built long-term relationships. These are builders whose craftsmanship we hold in the highest regard and whose ethics are beyond reproach.
- We source quality properties in suburbs within 8kms from the Brisbane CBD; areas that have the potential to achieve sound capital gain and high rental yields.
- We market each property at a sub-market price agreed between the developer and us. We do not mark up the developer's sub-market price. Our aim is to help them by eliminating the fixed and unknown costs associated with the sale.
- We work on the standard REIQ commissions, paid to us by the developer on the sale of their property.



OUR APPROACH
HOW WE DO IT

WE

...are respected in the industry because we market high quality properties located in high demand areas and we back this up with impeccable customer service. To do this we source the best properties for our developers in the first instance. The better the land we supply the better the end product.

WE

...value quality and transparency. There are no hidden fees in our prices and we provide all the information a buyer would need to know in order to make an informed decision.

WE

...offer prices that are fair and reasonable and based on market conditions. We know that if we provide a quality product at a fair price we will establish rewarding partnerships that stand the test of time.

WE

...are very proud of the product that we deliver. We ensure that everyone involved in the purchasing process is considered. This includes the developer, the referrer and most importantly the end purchaser.

OUR

...aim is to sell properties that will provide competitive returns to buyers. To this end, every property we buy for development and subsequently bring to market is meticulously selected according to precise and rigorous criteria.

WE

...have established long-term relationships with a network of developers, accountants and planners who share our ethics, business philosophy and focus on customers.

WHO ARE JPI'S CLIENTS?

1

AS A BUYER'S AGENT, OUR CLIENTS ARE DEVELOPERS SEEKING GOOD PROPERTIES TO BUILD ON.

2

AS A SELLER'S AGENT, WE WORK ON BEHALF OF DEVELOPERS TO MARKET THEIR COMPLETED PROJECTS THROUGH ACCOUNTANTS AND FINANCIAL PLANNERS LOOKING TO HELP THEIR INVESTOR-CLIENTS BUILD LONG-TERM PROPERTY PORTFOLIOS.

In both cases, our aim is to develop lasting relationships with people who share our business philosophy and commitment to the property market.

BENEFITS TO PROPERTY DEVELOPERS

FOR PROPERTY DEVELOPERS WE
OFFER TWO INVALUABLE SERVICES.

Firstly, we help them locate quality properties that have the potential for solid capital growth and high rental yield. The developer will be able to benefit from our indepth knowledge of the local market and extensive research capability, as well as save considerable time and effort.

Secondly, when a developer completes a project we help him market his development 'off-plan' through a network of financial planners and accountants.

The advantage of using JPI compared to a regular real estate agency is that we sell the property for the price the developer is seeking in order to cover his development costs and profit margin. This means the fixed and unknown costs that are typically factored into the sale price and which raises the purchase price are removed from the transaction and the saving is passed onto the purchaser.

On the other hand, when a developer sells through a traditional real estate agency, the agency would want to charge for the cost of marketing. These fixed costs may include fees for advertising in newspapers and online, and the costs associated with photography, furniture hire and staging. There are also unknown costs such as the cost of holding the property while it is on the market. During this period, the developer is still accruing interest on his developmental loan with no cash flow to cover it. These unknown costs are also factored into the purchase price and can be significant, as the developer has no guarantee as to how long his property will be on the market. The bottom line is, when traditional real estate agents are used, the purchase price of the property is bumped up to cover the extra cost of the sale, meaning the purchaser loses out.



BENEFITS TO PLANNERS AND ACCOUNTANTS

WE VALUE STRONG WORKING RELATIONSHIPS WITH FINANCIAL PLANNERS AND ACCOUNTANTS WHO SHARE OUR CUSTOMER-FOCUSED APPROACH TO BUSINESS AND BELIEF IN THE PROPERTY MARKET AS A SOURCE OF LONG-TERM WEALTH CREATION.

In particular, we seek professionals who see the benefits of placing their clients into meticulously built inner city properties that have the potential to generate consistently good returns.

FOR PLANNERS AND ACCOUNTANTS WE OFFER THE FOLLOWING:

- Realistic and independent market-based rental appraisals
- Full depreciation schedules prepared by qualified quantity surveyors
- Fully tenanted properties managed by reputable property managers
- Body corporate outlays that are kept to a minimum
- Regular updates of available stock that has met our strict criteria
- Competitive commission (details in the payment for service section).

BENEFITS TO BUYERS AND INVESTORS

WHETHER BUYING TO LIVE IN OR TO RENT OUT, OUR PROPERTIES OFFER EXCELLENT VALUE FOR MONEY. AS A PERSONAL INVESTOR OR AS AN ASSET WITHIN A SMSF YOU CAN BE CONFIDENT OF HIGH (AND GROWING) RENTAL INCOME AND SECURE LONG-TERM CAPITAL GROWTH.

We are confident of achieving good returns as all our properties are rigorously researched according to our strict investment criteria. Location is a key factor, which is why we offer properties only in high growth inner city suburbs found within 8kms of the Brisbane CBD. These areas have proven high occupancy rates, which is a major consideration in our selection process.

SOME OF THE BENEFITS WE OFFER TO INVESTORS

Full depreciation schedules prepared by qualified quantity surveyors.

Fully tenanted properties managed by reputable property managers.

Realistic and independent market-based rental appraisals.

Competitive purchase prices (effectively at a discounted price as it is purchased at the developer's sub-market price, which is not marked up by JPI).

Body corporate outlays kept to a minimum.

BENEFITS OF GEARING

IF YOU WERE TO BUY A PROPERTY STRICTLY WITH CASH THE RETURN YOU MAKE IS THE GROWTH IN THE ASSET PLUS THE RENTAL INCOME THAT IT EARNS.

When you borrow to invest ('gear') in a property you effectively take on the bank as your investment partner, except this partner is not asking for a share of income and profit but simply an interest return. So an investor borrowing 80% of the purchase price of a property is able to benefit from 100% of any income and capital gains earned by using just 20% of his own capital. If the gearing is negative, an investor can also benefit from tax benefits, further enhancing his overall returns.

The benefits of gearing relates not only to property but also to share investments. But the disadvantage with the share market is its volatility in the short term. The value of shares can fluctuate wildly, often driven by sentiment (fear and greed) and not common sense and investment fundamentals. Moreover, share values can also be affected by the decisions of company directors, which, as history has shown, are not always in the best interest of the company.

Quality properties located in high-growth inner city suburbs do not generally suffer from short-term volatility in value and offer less risk and greater security for the investor.

WHERE ARE THE PROPERTIES?

Our properties are within 8km of Brisbane GPO where the ratio of rent to purchase price is enhanced. Prices for new properties typically range between \$450,000 and \$700,000. The properties are a mixture of one, two or three bedroom units and townhouses. Stock availability varies from time to time, however, we will keep all our partners well informed of upcoming opportunities.

WHY THESE PROPERTIES AND WHY THESE LOCATIONS?

The key to success in property investment is location. This is why our properties are located in the inner city suburbs and not in outlying areas. We believe the inner city is where you will find the best value and the lowest risk. Due to their locations the properties we offer are among the first to rent out and among the last to be left empty. Moreover, in down cycles they are one of the last to decrease in value and when the market rises they are among the first to recover.

BRISBANE
CBD

8KM RADIUS



WHY BRISBANE?

Brisbane property price growth confidence is largely attributed to the continuing population growth, high employment rates, strong business and infrastructure investment and coupled to that the fact that Brisbane is one of the most affordable capital cities in Australia with property prices more in keeping with the financial means of the general population. The Brisbane property market is already showing signs of further growth, there is no better time than now to invest in premium properties in quality locations specifically chosen for their rate of capital growth and the rent v investment ratio.

According to 2012 forecast reporting by leading property industry analysts BIS Shrapnel, it was highlighted that Brisbane will equal Perth as the fastest growing capital city for property price growth in the next 3 years. The report predicts that property price growth in Brisbane will have an estimated average of 20% over the next 3 years.



BRISBANE IS THE LIFESTYLE CAPITAL OF AUSTRALIA AND ENJOYED AS ONE OF THE WORLDS MOST LIVEABLE CITIES THANKS TO:

- Outstanding climate with more than 300 days of sunshine a year;
- Affordable cost of living and affordable property options;
- Impressive public transport systems;
- Large scale infrastructure projects and planning;
- World class sport and recreation facilities;
- World class education facilities;
- Advanced health services; and Ample natural resources.

RENTS

Rents are reasonable and based on independent valuations from highly regarded rental agencies. They provide us with a range of rents attainable on an ongoing basis. These rental appraisals are included in the documents we supply to interested parties.

We only quote market rates. We do not artificially inflate rent appraisals to show misleading returns as has been evidenced in the market.

WHY DOMESTIC PROPERTY?

A quality property in inner city Brisbane is a safe and very attractive investment. Historically, property is one of the very best performing assets over the long term. Property is also more secure compared to other growth assets such as shares. Although shares can also provide impressive long-term returns, over the short term they can be volatile. Even so called 'blue-chip' companies can prove to be risky, as evidenced by the demise of large corporations such as Ansett and Enron.

PRICING OF PROPERTIES

All our properties are priced based on fair and reasonable market rates. Therefore, if a developer wants a price that is above market rates, we will refuse to market their property. Our willingness to say no in these cases ensures that the stock we do have is of the best value.

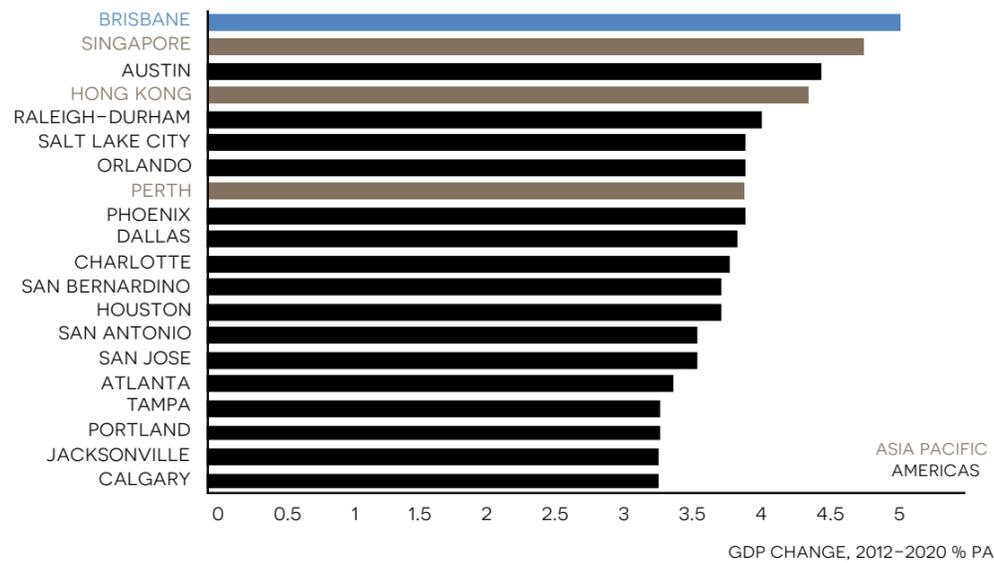
SUPPLY AND DEMAND

There is no doubt that the property markets in Australian cities are expensive by world standards. The key reason for this is limited supply of housing stock. Our population is squeezed into a handful of cities hugging the coastline. These cities have limited space in which to build houses, hemmed in as they are by the ocean on one side and other geographical constraints on the other.

As the population in our cities grow – and Brisbane is a perfect case – demand has outstripped supply, hence driving up housing prices both in terms of capital value and in rents.

WHERE IS THE GROWTH?

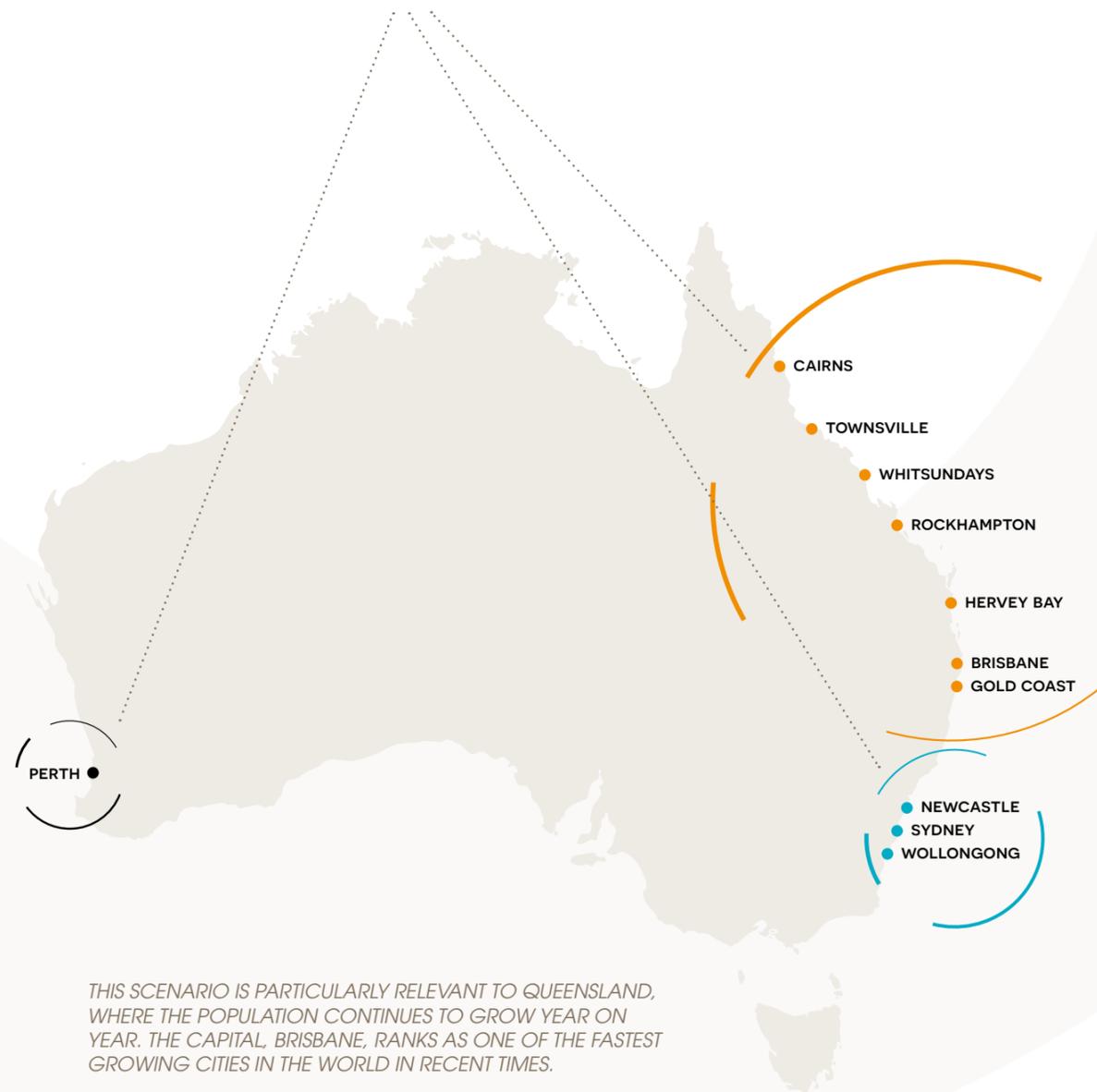
16 OF TOP 20 FASTEST GROWING MATURE CITIES WILL BE IN NORTH AMERICA



Relates to cities with a mature property market and a population of more than 1m
Source: Source: IHS Global Insight, Experian, Conference Board of Canada, Deloitte Access Economics, 2012

DEMAND IN AUSTRALIA

AREAS CURRENTLY EXPERIENCING HOUSING SHORTAGES.



THIS SCENARIO IS PARTICULARLY RELEVANT TO QUEENSLAND, WHERE THE POPULATION CONTINUES TO GROW YEAR ON YEAR. THE CAPITAL, BRISBANE, RANKS AS ONE OF THE FASTEST GROWING CITIES IN THE WORLD IN RECENT TIMES.

PAYMENT FOR SERVICE

JPI receive the standard REIQ commissions, paid to us by the developer based on the sub-market purchase price. There is no add-on or hidden fees that are charged to the property. The commission paid by the developer is 5% of the first \$18,000 and 2.5% of the balance.

THE COMMISSION IS SHARED AS FOLLOWS:

- 20% of the REIQ commission goes to JPI
- 40% of the commission is paid to the licensed real estate agent
- 40% of the commission is paid to the referrer

Consistent with our emphasis on transparency, we provide full and open disclosure of our remuneration to every stakeholder.



CONTACT US

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