

DIY developer



DIY Developer

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Introduction

How Savvy Investors are reaping rewards of property developing, and how you can do the same.

Welcome to this Special e-book for property investors. It will explain step-by-step a unique investment strategy that regular investors like you are using to lock in capital gains and generate positive income, instant equity and superior capital gains.

- For this strategy to work you don't need huge amounts of equity.
- You don't need to have a massive income, a family income of 60,000+ per year is sufficient.
- And you don't need to be "hands on", you can have a full time job, live in another country, or make this a part time hobby.

In this "DIY – Developer" e-book, we'll look at specific facts, examples and real life case study that will detail the whole process from start to finish.

To make the information easier to understand, we have broken it up into smaller parts. Here is an outline of what you will learn.

Part A

How you can become a "property developer" and invest at "wholesale" prices, even if you know nothing about property development.

Part B

Strategy 1: How to build a growth-Asset, tax effective investment without changing your job or your lifestyle.

Part C

Strategy 2: How to use value-adding strategies to develop a property that you could sell for an immediate profit, or live in yourself and use the equity to further invest.

Part D

Your Guide to Developing Property and why others don't do it !!

Although the topics and examples in this DIY – Developer e-book give you a good overview of the development process, every individual's situation is different. For more information about how these strategies could apply to you, please contact one of our property specialists or property coaches.

We also recommend that you always seek qualified and licensed advice before making any investment decisions.

Part A

How you can become “DIY property developer” and invest at “wholesale” prices, even if you know nothing about property development.

There are three types of property buyers – owner occupiers, investors and developers.

Owner occupiers: Owner occupiers buy at retail prices. Their primary motivation is lifestyle, although they may certainly hope for a capital gain as well, they do little research and buy heavily on emotion.

Investors: Their primary motivation for buying is profit. They buy and wait for the property to go up in value. This is a tried and proven strategy, but it can be made to work much faster, using systems used by leading experts.

Developers: Buy a site, develop and sell it for a profit. This is also a tried and proven strategy, and if timed correctly can make huge profits.

We at APIN have a strategy that allows an investor like you to safely develop residential property. We call it the “DIY developer” strategy.

The DIY developer allows you to potentially turn a significant profit in the first year by developing a site and capturing the equity. When you want some extra income you can just sell and move onto the next project.

Become a Property Developer Without Getting Dirty

Developing property allows you to take advantage of wholesale margins to lock in profits, but it also requires time and patience.

Many people who may be able to become developers either lack the expertise or are too “time poor” to do it themselves. That’s why they use the services of a professional project management group such as APIN to coach them to success.

We assist you from start to finish.

1. Arrange the loan
2. Finding and assessing suitable sites
3. Obtaining all the development approvals
4. Assessing the building contract
5. Managing timelines
6. Suburb research
7. Identifying profitability



This unique system allows you to enjoy the considerable benefits of developing a property, even if you know nothing about property development or are busy in your every day life.

Why develop at all ?

Well, quite simply because you can make the developers profit. So instead of paying retail you can make instant equity by investing a little time and effort, and benefiting by up to 20-30% additional profit.

We use a proven system to source quality sites in any suburb in Australia or New Zealand., then we use value added techniques to enhance the projects profitability.

5 Fundamentals

1. You must apply massive due diligence and research
2. You must know the top 4 best streets in the area
3. You must be in close proximity to schools, shops and transportation
4. You must know what is appealing in that area for developing
5. You must know the end value or target you want to achieve

Case Study #1 “Kathryn and Greg”

Kathryn and Greg live in Sydney and have 2 young children. They both work and live busy lives. They could not find a home that they were happy to buy and live in without massive renovations and end up spending more than what the property is worth.

The attended an APIN evening course and were excited by the prospect of developing their own home. They sold their existing home in Ryde and by applying the APIN research program they found and secured a beautiful lot in an up market are in Epping East within walking distance to the train station.

Believe it or not “without the long storey” they found a “vacant lot” that other people had passed by unnoticed and then negotiated the purchase direct with the owner, by-passing the real estate agent.

They secured the land with a \$65,000.00 discount off the asking price using some negotiation techniques found in the APIN e-book service and with a little help form the property coach.

After going through the builders process system they engaged a suitable renovation project builder to construct a large single storey, 4 bedroom, air-conditioned, double garage, alarm, granite kitchen etc... home with all the bells and whistles they dreamed of having.

They even negotiated over \$12,000.00 of extras for free from the builder, who was keen to get the job as they all are.

Lets look at the maths in a simplified table.

Land purchase	\$325,000.00
House construction	\$230,000.00
Landscaping	<u>\$ 40,000.00</u>
Total	\$595,000.00
Agent Valuation	\$795,000.00
Instant Equity	\$200,000.00



Project time start to finish was 11 months and 5 days. So for a little time and effort they made a \$200,000.00 profit (extra equity).

Why don't other people do it?

- They think it's too hard
- Fear
- Don't understand the correct process
- They lack vision of the end product
- They understand **how** but don't know **how to**



Why they were successful

- Proper research was applied
- They picked a good suburb with good growth
- They negotiated well on the land purchase
- They negotiated extras with the builder for free
- They knew what the market in that area demanded

Can anybody do it?

- Yes
- Only if you use the correct process and take time to research and analyse
- As long as you have equity or a regular income history
- If you are well informed with the development process
- If you are willing to learn and not let emotions drive your decisions



Part B

How to generate extra income through property development without changing your current employment?

In Part A you were introduced to what is likely a new and innovative concept to you – the idea of becoming a “DIY developer”.

Investors are already using this strategy to build a portfolio of properties. Others are using it to generate additional passive income without working any harder.

For now we’ll talk about using this strategy to build a portfolio of properties.

Build Your Portfolio Faster

APIN is all about teaching people how to acquire high performance properties that are cheap to own, cash flow positive and growing in value.

The first thing you need to understand is, “what constitutes a high performance investment property”?

This is critically important. If you don’t have this clearly defined, you may not look in the right places. It’s easy to buy an investment property, but it is critical that you find the **right** property if you’re going to maximise your returns, and win in the property game because many fail due to any number of factors.

For the “growth” strategy that we’re talking about here, you are looking for two key ingredients:

- 1. High capital growth found by proper research*
- 2. Low net cost of ownership by negotiating on the purchase and with the builder*



In other words, you want to get maximum increase in value over time while investing as little as possible of your own money during the period you own it.

For example, if you own a \$400,000.00 property that produces 10% capital growth each year (\$40,000.00), and it only costs you 1% to own each year (\$4,000.00), then you should be pretty happy with yourself. Turning \$4,000.00 in any 12 month period sounds extraordinary, but this is not unrealistic for a high-performance property.

It is important to point out here that there are many properties performing below and above 10% pa. this is where research is highly important. Point Piper in Sydney is on of the best performing suburbs over time and while some areas are down I can guarantee you that others are booming ahead. At the time of writing this e-book we are developing 20 lots in Collingwood Park, Queensland, which is predicted to increase in value by 15.8% pa. for the next 7 years. Don't be fooled by people who say the property market has crashed, this is said by misinformed people who want to keep you at their level.

Let's explore the **recipe for success** one step at a time. The first element is **high capital growth**.

Finding a high capital growth property



A successful property development will be in **high** demand and **short** supply – that's what drives the prices up. It will also be in an area with superior infrastructure.

To get maximum results, the property must be **attractive to a large number of buyers** and **have some constraint on supply**, which means there is a limited number or more purchasers than stock.

Both sides of the equation are important. If a property type is attractive to a large market (high demand) but there is no constraint on supply then the capital growth prospects are minimised.

Broad hectare subdivision of vacant land is a great example – there may be a high level of buyer demand, but if the developer simply manufactures more blocks of land and meets demand, there will be minimal or no increase in price. This is why when developing a whole new suburb takes such a long time to release the true value.

Applying this fundamental to property investing, it's important that we invest only in well researched areas.

These are the people who will fall in love with your property and pay handsomely for the privilege of owning it, or will pay above market rents and sign 5 year rental guarantees to live there, yes it does can happen.

Who are These “Emotional Buyers”?

In the current market they are:

- Professionals with money
- Empty Nesters
- Generation X’ers
- People renting interstate on contracts

Professional with Money

Professionals with money have the ability to borrow large sums of money to purchase superior quality properties in upper market suburbs. Generally these people prefer to live within 10 km of CBD’s with access to good transport and restaurants.

Knowing what to build for these people is critical to your success as a DIY developer. If you choose to renovate or develop you could choose a project builder over a boutique builder. The cost savings are enormous, however you must use superior interior products such as vitrified or timber floors, marble and granite in the kitchen and sophisticated modern bathrooms.

Similarly, professionals who don’t buy will pay big dollars to rent the right type of property. In our 1 day workshops we cover these benefits to maximise your returns by gaining the “**insiders secrets**”.

“Empty Nesters”

“Empty Nesters” are a sub-group of the “baby boomers”.

They are around 50 years old with kids who’ve finally left home. They earn good money and live in nice houses in middle suburbia – houses that are much too big for their current needs, on large allotments that take much too much effort to maintain.

They have another 10-15 working years to go. They’re at the stage in life where kids have gone and they feel they need to get back into life again. They don’t enjoy cleaning a big house, maintaining a big yard, suffering the daily commuting nightmare or paying a small fortune in up-keep and maintenance.

They are looking for housing that....



- Is nearer to work and amenities (theatres, restaurants, etc)
- Is easy care for but will also cater for visiting friends and family
- Can conveniently and safely accommodate two cars
- Has quality fixtures and fittings
- Has a low-maintenance yard

And most importantly – they’re prepared to pay for it!



“Generation X”



Generation X'ers are the ones that have been keeping the “Empty Nesters” poor for so long.

They're aged 25-38 and are highly educated. They enjoy highly paid professional positions and are rebounding from the poverty of student life. Contrary to the hopes of their parents, Generations X'ers aren't interested in starting families early. They're into living life to the full – after the working week, there are theatres, restaurants, and entertaining.

They want convenience. Proximity to work and amenities are paramount. They don't need a big house, but one that has a “home office” is an advantage. Providing for two-car accommodation is important, and of course the property must be easy to maintain.

People renting interstate on contracts

These people are similar to the professionals but in many cases have families to consider when relocating. They look for high quality 4 bedroom homes with large land for the children, close to schools, shops and bus or train stations.

They are not so concerned about high tech finishes, however they do require all the mod cons' including air conditioning, double garaging and internal laundries and good kitchen appliances.

Buying in An Area with a constraint on “Supply

Your next challenge is to purchase your property in an area where there will be a constraint on supply. In reality, this isn't a difficult problem at all.

All groups mentioned are looking for much the same thing. They want to be conveniently close to the central business district and all the infrastructure and services that go with it. So that's where you must buy your investment property – a high quality, low maintenance detached house located in a “nice” inner or middle ring suburb.

In most cities the preferred radius is about 10 km from the CBD for maximum results. In this zone you harness the optimum proximity advantage to infrastructure and services, and maximise supply constraints.

- These ring suburbs are old and established, so almost every block has a house on it. There is very little vacant land, however they do exist.
- Much of this area is subject to town planning constraints such that most houses cannot be demolished – which means developers can't knock down houses to “manufacture” vacant land, if they are heritage listed or contribute to the history in the area.

For a project to be successful it has to enjoy high capital growth and it also has to be **cheap to own**. We are looking for bargains that most people don't see.

That's where the problem lies – in the zone where our target market wants to buy, most of the houses are old and you certainly don't want one of those as an investment, because the maintenance issues could be too great. You need to identify what types of houses are ripe for developing – we call this the “ugly ducklings” and most

councils actually want them transformed or removed to beautify the area. Let me tell you “there are hundreds” to choose from all over Australia when you know how to “and” what to look for.

What you want is a NEW property so you can **minimise outlays** on capital improvements and repairs while you benefit from **maximum rental income** and **tax savings**.

The existing properties in the zone where your target market want to buy aren't quite right. How do you solve this one? That's where the “development” part comes in. The “DIY Developer”.

Making Your Strategy Work

We know what our key markets want to buy. We know where they want to buy it. Now we have to work out a way to deliver it to them to make the whole thing work.

There are larger blocks of land within the target zone where the houses can either be relocated to fit on half the original block, or demolished to make way for two new houses.

This strategy is consistently successful

APIN has been developing projects just like this, both on our own account and on behalf of our DIY developer clients.

Without any complicated explanations lets look at some of the key strategies we teach at APIN.

1. Choose 3 suburbs you want to become an expert in
2. Photocopy a street map of each suburb
3. Break each suburb up into 8-10 zones
4. Make a list of all the streets in each zone
5. Ask 5 real estate agents to name the top 4 best streets in each suburb
6. The best results are when you only buy in those streets, however there are bargains outside these streets as well.
7. Walk every street – yes walk not drive – make a list of opportunities following the DIY strategies
8. Send out your first letter
9. Send out your second letter
10. Send out your third letter
11. Negotiate the best price
12. Renovate or detonate!
13. Start the DIY builder process

Who Can Undertake this Type of Investment?

Because the “DIY Developer” strategy is fairly new to new people, some investors think that it’s only suitable for property experts. **The fact is, that this strategy is well within reach of the ordinary investor** and any mum or dad investor.



If you have a family income of around \$60,000.00 and you have at least \$200,000.00 equity, then it’s very likely you could engage this strategy and massively enhance your financial future. You could also consider joining with a friend or family member to get started.

The strange thing is that most people don’t do it because:

1. They don’t know about the strategy and thinks it’s difficult
2. They are scared of failing and losing all their money when in fact it can be safe as houses

So where from here?

- Attend our free information evenings
- Read our free e-books and buy a home study kit
- Attend our 1 day financial investors workshops

We can also find you a coach or mentor to work with you, how about brining a friend or two as support. Our alliances a licensed and qualified in a multitude of investment areas and are there to help you from financing to financial planning.



PART C

How to use value-adding strategies to develop property to see for an immediate profit

In Part B we introduced the ingredients of successful property investment – **high capital growth** and **low net cost of ownership**.

Then we looked at some specific investments strategies to achieve these two objectives, and increasing your chances of success which included:

- Where to buy (choosing a suburb)
- What kind of site to look for (identifying bargains)
- How to develop the site (choosing a builder and LS architect)
- Who to develop it for (your target audience)
- Your options once you've developed it (sell or keep)

So what if your strategy is not to accumulate properties but to immediately sell the property you develop for a healthy profit?

Deciding Your Level of Investment

One of the issues you need to decide when choosing a property development strategy is the level of investment that you're comfortable with.

- Are you looking to do a simple detached house or duplex site for say \$50,000.00 to \$100,000.00 profit?
- Or are you looking to undertake a project of four or five townhouses at \$1,000,000.00 and pick up a 20-30% profit?

It depends on your financial position, your objectives and your psychological comfort level. No single choice is right or wrong. If you're just starting out, then start small. Play at a level where you can sleep at night. There is plenty of time to make money so don't rush.

The trick is to balance risk against return. The higher the potential return, the higher the risk. One of the major risks with property development is in the "sell-ability" of the finished product. That is, when you have the maximum amount of money on the table and/or when you can least tolerate delays. The other two critical factors are timing and luck.

Developing your project so it is attractive to the larger and more stable "owner occupier" market will provide a much lower risk environment than relying on being able to sell it to the more fickle investor market.

At APIN we can help you in any of the development areas, but we predominantly work with the first two project types. Small lot detached housing which is close to the city and attractive to owner occupiers and 2-3 bedroom townhouse projects which offer a higher profit potential but still provide a safe exit platform.

So how do you find in-demand sites?



The reality is it's not easy. Many of the best sites never even appear on the market. That's why many people turn to project management services such as APIN to source suitable sites. We locate potential development sites for clients via our network of contacts and agents, and then provide the feasibility models to help you make the decision on whether to move forward or look for

another site. There are many people looking to secure an opportunity, so if one isn't right for you then another one will be.

How to Find Out More

As an end-to-end project management service, APIN can assist you with any stage of the development process, from planning and financing right through to development approvals, construction and selling the project. We have an Australia wide network of experts to help you – these people are part of the team leaders committed to helping people succeed and succeeding themselves.



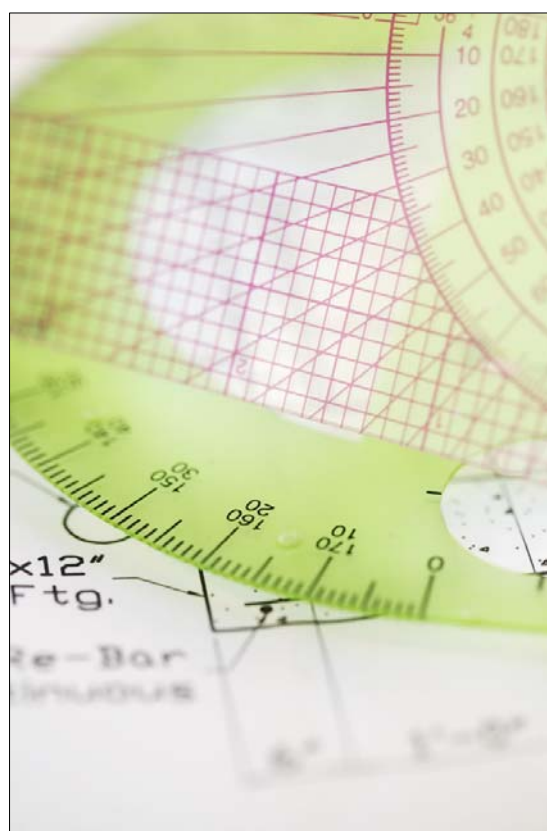
PART D

How you can purchase the Most-In-Demand property at Wholesale Prices

Now in Part D, we'll walk through the entire development process, step-by-step. This scenario assumes that you've decided to ask APIN to manage your project because you don't have the experience, time or inclination to do it all yourself. But the steps would be the same if you decided to do it yourself. Maybe we don't have to manage it but hold your hand as a support mentor.

The Property Development Process

1. Determine your objective and strategy (target)
2. Establish your funding
3. Establish relationships with selling agents
4. Develop feasibility model
5. Research and assess prospective site(s)
6. Secure and negotiate the preferred site
7. Conduct due diligence
8. Secure presales, funding and other alliances
9. Obtain Development Approval
10. Conduct Operational Works
11. Construction
12. Sealing and Titles (finishing off the project)
13. Sales and settlement
14. Looking for the next opportunity



Step1: Determining your objective and strategy

This is something many people neglect to do. They buy a site because “it’s a good site” even though it may not fit with their objective.

When we work with a client, we spend time understanding their objectives because careful planning at this stage can dictate the success or failure of a project.

For example, if you’re looking to develop and sell an entire project, you’d probably lean toward the developing smaller sized units so you get more units to sell.

On the other hand, if you’re considering retaining a part of the project, then you would probably forego a very high up-front yield and look for stronger capital growth prospects. This is done by careful selection of location

and designing the units to be more attractive to owner occupiers – larger dwellings with three bedrooms plus outdoor living space etc...

We are able to suggest strategies that suit your situations and objectives.



Step2: Establish your funding

You not only have to get the funding in the first place, but it has to be at the right price and sufficiently flexible to do what you need it to do.

There are two types of mainstream funding: consumer finance (cheap rates but not developer friendly) and developer finance (developer friendly but at higher rates and lower equity ratios).

Once you've established your objective and strategy, you can work with a finance broker to match your funding to requirements. Our in-house finance team is experienced in this area.

There are some other clever ways of controlling a site while you obtain approvals with the use of “options”, but that's beyond the scope of this e-book.

Step 3: Establish relationships with selling agents

This is a tough one because most estate agents don't know much about property development. You need to find the ones that do because you need them on side to introduce sites to you. The really goods sites never reach the open market.

You need to find agents who can recognise a prospective site, and then establish a rapport so you are included in the “**first ring around**” once they've listed the site.

To be considered you must demonstrate you are able to buy (beforehand) and most importantly – be able to assess the site and make a decision quickly.



We've been doing this at APIN since 1989, and have established a strong network of selling agents around Australia. They know what our clients are looking for and we can often find a site “**to order**”.

Step 4: Develop feasibility model

This is all about making quick assessments and decisions. We use a purpose-built spreadsheet, but there are also commercially available software packages available (one you may consider is “**Feastudy**” – its Australian and has been around for a number of years).

You need a sufficiently accurate preliminary feasibility (“*prelim feaso*”), without spending too much time or money. You'll need cost estimates for:

- Acquisition outlays
- Development Approval

- Operational Works
- Construction
- Sealing & Titles
- Selling Costs

You will also require the services of a:

- Solicitor
- Town planning consultant
- Architect or draftsman
- Engineers (civil, structural, electrical, audio, traffic etc...)
- Builder (and possibly a Quantity Surveyor)
- Surveyor

Your consultants will help you assess sites as much as they can, but be careful you don't burn the relationship by leaning too heavily on their generosity. Make sure you are very familiar with your software, remember the old "garbage in/garbage out" rule.

At APIN we have a team of experienced consultants on hand.

Step 5: Research and assess prospective site(s)

Now it's time to get out there and inspect the sites you hear about. You need a standard "procedure" for assessing a site, we have a pre made spread sheet analysis program to help you.

We use a series of forms and checklists which take into account all its characteristics (details of the sewerage lines, water services, electrical, phone etc.) Then we consult the Gross Floor Area and estimate construction and resales.

All that data feeds back into your preliminary feasibility so you can decide how much you can pay for it.

Step 6: Secure and negotiate the preferred site

Often you need to move quickly on this one and more often than not we act as a "buyer's agent" for our clients to help negotiate a quick buy at the right prices.

It's important to find out what is important to the seller. That way you can customise your offer to make it most attractive – you might pay a higher price for the site if you can have a long settlement period. Or if the seller needs funds quickly you might look for a quick settlement at a lower price.

You should also ensure that there is some flexibility built into the contract so you can escape if your due diligence doesn't support going ahead.

Step 7: Conduct due diligence

It's now time to crunch the numbers again. You need to get serious and pay for your consultants to assess the site and provide you written reports detailing approximate costs and time line estimates.

You may not be able to get your construction priced yet, given that you may not have a design at this stage, but you can calculate on a cost per meter rate and work in with your town planning consultant.

Make sure you get written resale appraisals and obtain reports of recent sales evidence of similar properties.

These supporting documents are part of our due diligence process when we act for clients, or you can obtain these from any provider you choose.

Step 8: Secure presales, funding and other alliances

Your funding arrangements and the size of the project will dictate whether you need to pre-sell some of the project or not.

For small lot developments and modest townhouse developments this is usually not required.

Step 9: Obtain approval

Once your development application is lodged, it's over to the local authority to do their thing. You shouldn't hold your breath because it normally takes about five months.

There are likely to be local residents who will make submissions objecting your proposals, and these interest groups may have a right to appeal the Development Approval when it does come out. Appeal periods potentially add another two months to getting the final blessing for your project.

Step 10: Conduct operations works

Once you have Development Approval (DA) you can embark on the operational works phase. This involves upgrading services to the site as detailed in your DA conditions. There are a number of phases:

- **Design phase** – where your consultants will design service upgrade solutions required by the DA,
- **Approvals phase** – where the local authority (council, energy supplier, communication supplier etc) will assess and approve the proposed solutions,
- **Quotations phase** – where you find out how much the service upgrades are going to cost,
- **Works phase** – where the service upgrade work is undertaken, certified and approved.

As you can see, there are a number of fairly involved steps here. As much as possible we've streamlined the process to perform this stage as smoothly as possible, because time is money when you're developing property.

Step 11: Construction

Building work can often begin whilst the operational works phase is being performed. Generally your building contract will provide for progress payments as key stages of construction are reached.

Make sure the quality of workmanship is acceptable as the project is coming together. You may even engage an external advisor (architect or building inspector) to review the project as each stage is reached.

APIN even has a great network of building contractors who are familiar with the standards that we require. You can either choose to use our contractors or appoint your own contractor.



Step 12: Sealing & Titles

With the exception of subdivisions, the sealing and titles process can be commenced when the site reaches “enclosed “ stage. You will need to work with your:

- **Solicitor or Conveyancer** – for body corporate documentation and titles work,
- **Surveyor** – for registered plan and sealing,
- **Lender** – to provide a general consent and attend the re-issuing of titles.

Step 13: Sales and settlement

Broadly speaking, there are two options here.



1. In the case of larger developments, the plan is often to sell “off the plan”. For this you normally have to work in with an “investment marketing” group, or real estate agent.
2. In the case of small lot you’ll either let out the property to tenants or put it on the market.

As part of our service we can help you with either of these. We are often able to pre-sell properties to our retail investor clients before your DIY Development is even finished.

Step 14: Looking for the next opportunity

You have survived your first development project. Now you have to figure out what to do with your profits. Start the process all over again and go and make more money!

You – A successful Property Developer

As you can see, the entire process of developing a property is fairly complicated. It takes a combination of experience, skill, money and time to get it right and reliably achieve profitable results.

That's where our DIY Developer project management service comes in. Our end to end project management service allows you to enjoy “developer margins”, even if:

- You have no experience with property development
- You have a full time job
- You live in another state or country
- You hate getting your hands dirty

If you eventually decide that being a DIY Developer isn't for you, there is not harm done. But if you find that is opportunity matches your investment objectives then you could have a very exciting and profitable year ahead of you.

The only catch is that supply is limited. Given that appropriate sites are getting harder and harder to find, only around two suitable sites com up each month. So if there is a chance that the DIY Developer might be for you, please contact APIN. www.apin.com.au or email us at info@apin.com.au



INVESTMENT NETWORKING

FOR YOUR
BUSINESS AND YOU



some **work** others **network**

learn how to

drastically advance **your financial future**

through property and personal investment



Australian Property Investors Network (APIN)

www.apin.com.au

What does APIN offer ?

Seminars & Workshops

Why is that most people aren't taught how to be rich or happy? We are trained to do most things in our lives, in order to do them well enough to get by. We are taught how to read and write, how to cook, how to drive. We are taught how to do incredibly complex and challenging tasks like designing and building bridges over wide spaces, how to cure diseases, to fly airplanes, yet when it comes to creating personal wealth and happiness, we're left to find out for ourselves.

There's another, more subtle reason why most people don't achieve wealth and happiness. Deep down they don't believe that there is a choice to be made between being rich and being happy. They believe that somehow you can't have both, which is why in the end they don't get either.

The money that slips through your fingers could make you wealthy if spent more wisely.

Our free seminars and information evenings will provide you with leading edge valuable and up to date information. As a bonus you will be able to meet other like minded people who are either starting out on the road to success or are avid investors sharpening their investment knowledge. As a further advantage we encourage you to meet and freely talk with our alliance

partners. These hand picked people both male and female are leaders in their own right, they are also licensed, qualified and independent.

These evenings are fun and informative plus you will have access to lots of support material in the form of e-books, books and cd's on a wide range of topics. Come and learn the many strategies used by successful investors NO SECRETS just sensible plain English techniques that really work in any market at any time.



Education

It's true what they say "the difference between the rich and poor is what they know and what they do". Property is more than houses and unit investing. Do you know how to buy a property using an option, how about knowing all the ins and outs of being your own "DIY Developer"?

There are many ways to make money in real estate and with the correct tools and strategies you too can play with the best.

TIME x INTENSITY = SUCCESS.

You can't expect to get results in life if you have all the information but fail to apply the principles needed to succeed.

Our programs, e-book, books and home study kits will give you the ability to learn and gather what you need at your own pace in your own time. We encourage you to learn from our expert alliance partners all that you can, so when you are ready to act you will have the education to get into your first investment or do your own JV building renovation makeover.





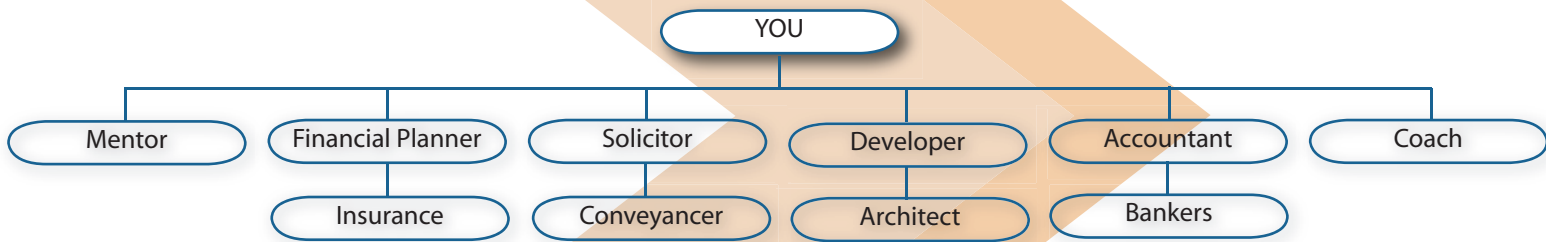
On going Support

Through APIN's Alliance Partners and Discussion Forums you can fortify your ideas and gain strength by exchanging information. Creating alliances generates business opportunities increasing your network and of course - your cashflow.

We have a mentoring service for those that are not quite ready to take those steps without guidance, extra information and some affirmation. Helping you to create a "safe" environment for your first steps.

Who is on your team?

When looking at people who are successful, you will notice they have a hand selected group of people to support and advise throughout the journey to success.



Property Opportunities

Through our Australia wide network we select opportunities that "stack up". We use an independent Research company (Guardian) who are licensed financial planners and real estate agents to use our pre selection due diligence program. From investment properties, development sites, future land subdivisions, building makeovers to even golf course resort projects.

APIN also align ourselves with a select group of builders and developers where we negotiate wholesale purchasing, saving you 10% off the retail price. These opportunities are not available to the public but only members of the APIN site. We can introduce you to the key people who are experts in their fields, saving you thousands of hours of frustration and heartache. Very shortly APIN will also be offering FREE property advertising on our site through resisearch.com who are one of our alliance companies. APIN is fast becoming the most exciting site in Australia.