

**CREATE WEALTH** with solid bricks & mortar

# Lot 83 New Road NORTH HARBOUR

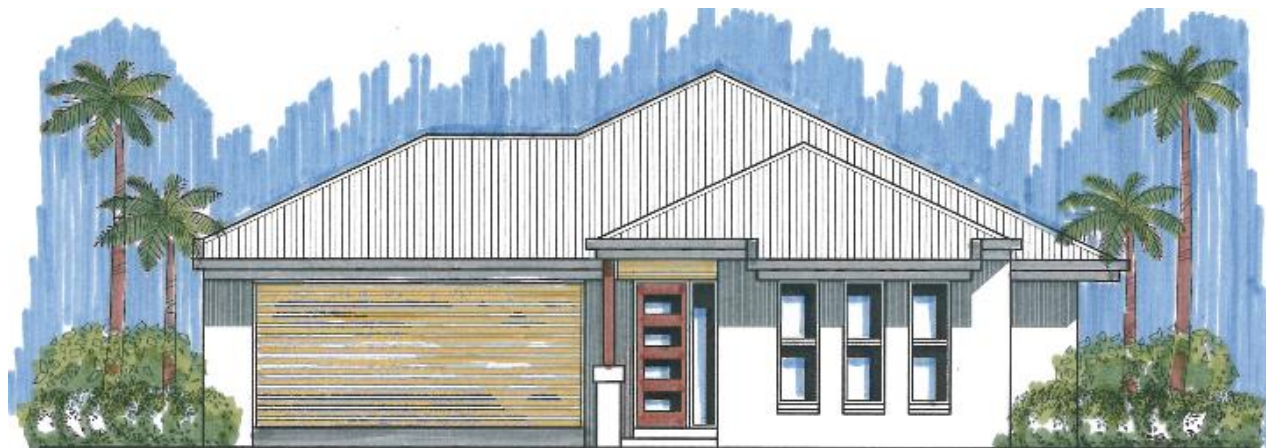


Image for illustration purposes only

## SPECIAL FEATURES

- Beautiful 5 Bedroom home designed for function and style
- Master bedroom with ensuite with double vanity and walk in robe
- 4 additional double bedrooms with built in sliding mirror door robes
- Central bathroom with shower, bath and separate toilet
- Roller blinds to all opening windows & sliding doors. Slimline Venetians to wet areas.
- Light and open living and meals area that overlooks the beautiful under roof Alfresco area
- Designer gourmet kitchen with **Caesarstone** bench top inc. stainless steel Dishwasher, 900 mm free standing oven/gas cooktop and glass canopy range hood
- Separate internal laundry
- 7 TV points, 2 Telephone points
- Fully tiled living & wet areas
- Carpeted bedrooms and robes
- L.E.D Lighting to all internal down lights
- Front Entrance Door – Corinthian Stain Grade Door with Translucent Glass
- Ceiling fans throughout including the Alfresco
- Large double garage with remote doors
- Security screens to all windows and doors (exc. entry door)
- Rendered & painted
- Fully insulated Colorbond metal roofing
- Fully turfed and landscaped inc. driveway, path, garden, fencing & letterbox (rendered with number)
- Double or Single side gate entry where allowable
- Clothesline & Garden Shed
- Bottled Gas – to cooktop & HWS
- Term Seal Termite Protection
- Built to cyclone standard (W41 wind rating)
- **Fully ducted air-conditioning**
- Home & Alfresco – 219.7sq.m; Land – 455sq.m

Purchase Price	\$489,000
Plus Legals, fees, charges etc	\$ 23,000
Minus Northeast Business Park Deposit	\$ 5,000
<b>Borrow – Principal &amp; Interest</b>	<b>\$507,000</b>

National Bank Australia standard variable rate 5.60% p.a.

Loan application fee nil! (Usually \$600) Plus credit card that can be used at other banks for no fee.

Terms	AT 39% (\$80-\$180K) TAX RATE NET CONTRIBUTION PW.		AT 47% (\$180K+) TAX RATE NET CONTRIBUTION PW.	
	Using Equity	Tenant	\$ 500	Tenant
Choice Package Rate 4.75%	<b>Tax Refund</b>	<b>\$ 150</b>	<b>Tax Refund</b>	<b>\$ 181</b>
(Principal & Interest 30 years)	<b>Investor</b>	<b>\$ 139</b>	<b>Investor</b>	<b>\$ 108</b>
10% deposit	Tenant	\$ 500	Tenant	\$ 500
Choice Package 4.75%	<b>Tax Refund</b>	<b>\$ 126</b>	<b>Tax Refund</b>	<b>\$ 152</b>
(Principal & Interest 30 years)	<b>Investor</b>	<b>\$ 82</b>	<b>Investor</b>	<b>\$ 56</b>

**AN ADDITIONAL TAX REFUND OF APPROX \$2,600 IN YEAR ONE**