

**CREATE WEALTH** with solid bricks & mortar

## Lot 124 Breakwater Street Peregrin Breeze Estate

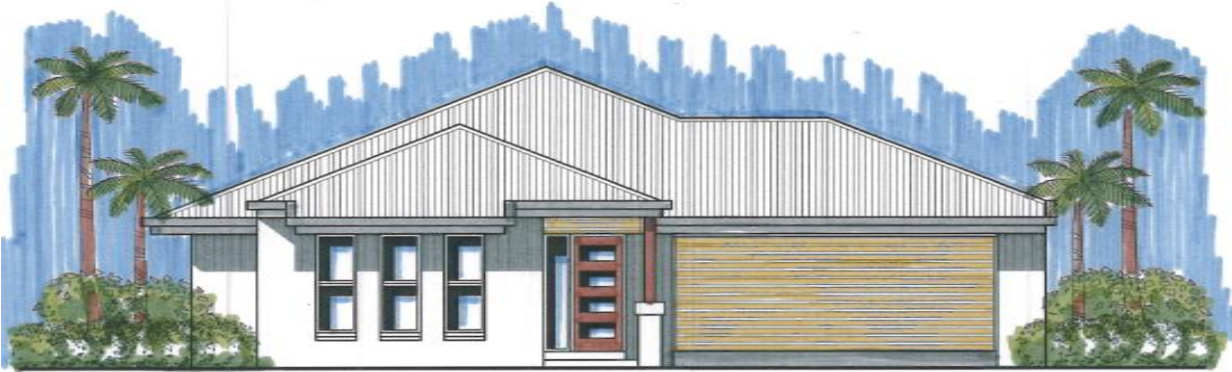


Image for illustration purposes only

### SPECIAL FEATURES

- Beautiful 5 Bedroom home designed for function and style
- Master bedroom at the front of the home with ensuite inc double vanity and walk in robe
- 4 double bedrooms with built in mirror sliding door robes
- Central bathroom with shower, bath and separate toilet
- Block out Roller blinds to all opening windows & sliding doors. Slimline Venetians to wet areas.
- Light and open living and meals area that overlooks the beautiful alfresco area
- Designer gourmet kitchen with Ceaserstone bench top inc. s/steel dishwasher, freestanding 900mm oven with gas cooktop and glass canopy Rangehood
- Separate internal laundry
- 7 TV points, 2 Telephone points
- Fully tiled living and wet areas
- L.E.D. lighting to all internal down lights
- Front Entrance Door – Corinthian Stain Grade Door with Translucent Glass
- Stainless Steel Ceiling fans throughout. 1 Hunter Pacific Polymer to alfresco
- Large double garage with remote doors
- Fully Rendered and Painted
- Fully insulated Colorbond metal roofing
- Fully turfed and landscaped inc. driveway, path, garden, & letterbox (rendered with number)
- Clothesline & Garden Shed.
- Bottled Gas – to cooktop and HWS
- Built to cyclone standard (W41 wind rating)
- Term Seal Termite Protection
- Fully ducted air-conditioning
- Home & alfresco – 223.1sq.m ; Land – 450sq.m

Purchase Price	\$ 554,800
Plus Legal's and Construction interest etc	\$ 25,000
Minus Colliers international Deposit	(\$ 5,000)
<b>Borrow</b>	<b>\$ 574,800</b>

National Australia Bank Standard Variable Rate 5.50% p.a. (Principal and Interest - Residential Investment)  
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		AT 49% (\$180K+) TAX RATE	
	NET CONTRIBUTION PW.		NET CONTRIBUTION PW.	
Borrow 100% using equity Choice Package 4.65% (Residential Investment P&I)	Tenant	\$ 540	Tenant	\$ 540
	<b>Tax Refund</b>	<b>\$ 157</b>	<b>Tax Refund</b>	<b>\$ 198</b>
	<b>Investor</b>	<b>\$ 181</b>	<b>Investor</b>	<b>\$ 140</b>
10% deposit Choice Package 4.65% (Residential Investment P&I)	Tenant	\$ 540	Tenant	\$ 540
	<b>Tax Refund</b>	<b>\$ 130</b>	<b>Tax Refund</b>	<b>\$ 163</b>
	<b>Investor</b>	<b>\$ 114</b>	<b>Investor</b>	<b>\$ 80</b>

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