



market talk

Mikki Finlay, managing director, Mikki Finlay Premium Residential

Ensuring successful outcomes

IT'S NOT all doom and gloom for savvy sellers.

The current downturn in the real estate market doesn't have to be a precursor to an unsuccessful outcome when selling a home.

A number of factors have contributed to this expectation of "doom and gloom" in Queensland's struggling real estate market over the past six months including an "overheated" market in 2007, interest rate

pressures, margin calls, and inflationary indicators all affecting buyer confidence.

Add to this the current worldwide meltdown in our financial markets with several countries already in, and some that look set to slide into recession, and you affect an industry that relies specifically on a supply and demand cycle.

There is a particular "skill" required to sell in a downward market and it

is critical vendors do not compromise when selling their homes.

A few simple guidelines will help savvy sellers ensure a more successful outcome.

Interview your agent, ask for evidence of recent listings and sales they've achieved in the last six months and ask to speak to recent sellers.

Skilled marketing is an absolute pre-requisite to a successful sale in a depressed market.



at home with

Amanda Clark, dietician and author of Portion Perfection

Do you live in a house, townhouse, unit, other?

I live in a three bedroom beach house, which we designed ourselves. We've only just moved in and we love it.

Did you build or buy your property?

We bought the land about two years ago and are thrilled to finally live on it.

Why did you choose the area where you live and this particular property?

The surroundings are beautiful, there is an abundance of cafes and a beach village feel. I can cycle and walk on the flats, and swim, kayak and fish in the nearby creek.

Who do you share your home with?

I live with my husband, Ray, teenage sons Aimon, 17 and Brodie, 16, and our Lhasa Apso cross dog, Tufty.

What is your favourite room and why?

The kitchen is my favourite room because I designed it to be the hub of the house.

I have a large walk-in pantry that houses the appliances, keeping the benchtops clear for socialising around.

All the photography for my new book *Portion Perfection* and all the planning and evaluation of serving sizes goes on in the kitchen, so it was really important to me to design a great one.

What do you like to do at home at the end of the working day?

I enjoy catching up on the day's activities with the family in and around the kitchen, and getting outside for a walk in the summer.

Do you have any hobbies that you practise from home?

Life has been too busy for hobbies, having spent weekends and evenings compiling



Portion Perfection. Now it is time to pick up on the fishing and kayaking that have taken a backseat while working on the book.

Do you work from home?

Much work gets done from home, as we have a busy "Ask a Dietitian" option on our Great Ideas in Nutrition website. Orders are constantly coming in and I like to stay on top of things.

I also have an office in Coolangatta at Showcase on the Beach Shopping Centre, where our team of dietitians consult with clients and we have a shopfront for the books.

Do you have any plans to renovate your home?

Not one. Having just moved in, there is much to be done in the garden though!

realty check

Brisbane residential auction results
October 22 - October 28, 2008:



MAXIMUM SALE - Greater Brisbane

KIPPA-RING: 7 Thistle Ct. House with 5 bedrooms, 4 bathrooms, 3 car spaces. Sold for \$1,520,000. Elders Redcliffe

MINIMUM SALE - Greater Brisbane

CALVERT: 1/23 Wilson St. Unit with 4 bedrooms, 1 bathroom, 2 car spaces. Sold for \$135,000. Ray White Ipswich

MAXIMUM SALE - Regional

ALEXANDRA HEADLAND: 12 Pakee St. House with 5 bedrooms, 4 bathrooms, 2 car spaces. Sold for \$925,000. Ken Guy Real Estate Maroochydore

MINIMUM SALE - Regional

TEWANTIN: 96/139 Moorindil St. Unit with 1 bedroom, 1 bathroom, 1 car space. Sold for \$165,000. Elders Real Estate Noosa

Clearance rates and median prices
Brisbane residential auction results
October 22 - October 28, 2008:

Sold prior to auction	14
Sold at auction	21
Sold after auction	2
No bid	5
Vendor bid	14
Highest bid	15
Passed in	51
Withdrawn	15
Adjusted clearance rate	30.33%

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word on the street

If you could theme a room in your house, what theme would it be?



MIHO
Age 31, Housewife, Bulimba

"It would probably be Asian because all of my furnishings are from Japan."



JAN
Age 62, Retired, Newport, Sydney

"I live by the beach so I suppose my theme would only ever be a beach theme."



KEVIN
Age 41, Landscaper, Glasshouse Mountains

"I'd have a boys' room with a pool table, a bar and a sport television."

repayments calculator

mortgage	interest rate							
	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%
\$100,000	\$644	\$660	\$675	\$691	\$707	\$723	\$739	\$755
\$150,000	\$966	\$990	\$1,013	\$1,036	\$1,060	\$1,084	\$1,108	\$1,133
\$200,000	\$1,289	\$1,319	\$1,350	\$1,382	\$1,414	\$1,446	\$1,478	\$1,511
\$250,000	\$1,611	\$1,649	\$1,688	\$1,727	\$1,767	\$1,807	\$1,847	\$1,888
\$300,000	\$1,933	\$1,979	\$2,026	\$2,073	\$2,120	\$2,168	\$2,217	\$2,266
\$350,000	\$2,255	\$2,309	\$2,363	\$2,418	\$2,474	\$2,530	\$2,586	\$2,644
\$400,000	\$2,577	\$2,639	\$2,701	\$2,764	\$2,827	\$2,891	\$2,956	\$3,021
\$450,000	\$2,899	\$2,969	\$3,038	\$3,109	\$3,181	\$3,253	\$3,325	\$3,399
\$500,000	\$3,222	\$3,298	\$3,376	\$3,455	\$3,534	\$3,614	\$3,695	\$3,777

Source: realestate.com.au. Repayments based on 25 year loan with monthly repayments.

These tables should be used as a guide only. Consult your financial advisor to discuss your personal needs. The Courier-Mail accepts no responsibility for any errors or omissions.

stamp duty calculator

Qld Stamp duty on owner occupier property. Excludes mortgage registration fee, transfer free and stamp duty on loan.

House Purchase	stamp duty
\$300,000	\$3,000
\$400,000	\$6,500
\$500,000	\$10,000
\$600,000	\$13,750
\$700,000	\$17,500
\$800,000	\$21,250
\$900,000	\$25,000
\$1,000,000	\$28,750

Source: realestate.com.au. First home buyers may be eligible for concessions. Ph 1300 300 736