

Name: Ryan + Petra Golla.

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

More insight into the value of refinancing & clearly  
clear equity to fuel more property purchases. We  
are preparing for a minimum 2 additional purchases  
in the next 6-12 months with our current funds  
& additional ones after that as we are planning another refinance  
within the next 12 months.

**What are 2 key things you've achieved this month, quarter or year with PRE?**

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. We ~~had~~ consolidated all of our mortgages & accounts into one to make it easier for our lives to manage. - This allowed us to finance a home reno.
2. We've finalized our will & insurances so that we are protected & ~~not worried~~ to have something to leave our kids.

**What challenges have you had and overcome; and how?**

**What did you learn?**

An unexpected change in employment status resulted  
in a need for us to call on or buffer to  
meet all our financial obligations to avoid  
penalty.

Name: Grace Agbular

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

The PRE team starting with our coach/mentor Laura Chugg gave us direction on our property investing. The team including Property Consultant, Shaun & Finance Broker, Peter helped us so much to choose properties & put our finance in a better place.

**What are 2 key things you've achieved this month, quarter or year with PRE?**

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1. Refinance our investment property into another lender & our PPR had a lower interest compared to when we first joined PRE
2. We purchase 2 properties to our portfolio and awaiting settlement this month

**What challenges have you had and overcome; and how?**

**What did you learn?**

Fear of exploring places we were not familiar before. PRE gave us a lot of information to overcome this.

Name: Akiko & Peter

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**What specifically has the Team at PRE helped you with?**

Change our property manager (to few)  
to lower our management fees significantly  
with some other bonuses too! Big savings  
long and short-term!

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1. Two years of wedding bliss! (Today)

2. \_\_\_\_\_

**What challenges have you had and overcome; and how?**

**What did you learn?**

Recently, dealing with a bad tenant and  
asking them to leave - learnt to treat  
it like a business and ask the bad customers  
to leave, and look after the good ones.

BRICE +

Name: ELIZABETH FERRARO

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

Budgeting and beginning to Plan Financially,  
Property Strategy in progress

**What are 2 key things you've achieved this month, quarter or year with PRE?**

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1. Brice has lost 5Kg. Weight loss goals.

2. Liz has made active moves on property  
learning and Brice has started reading Sam's  
property investment Books

**What challenges have you had and overcome; and how?**

**What did you learn?**

Brice has begun to overcome his concerns  
with large financial steps of buying property.

Name: DREW MARSHALL

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

PREDOMINATELY WITH EDUCATION - LEARNING  
THE REAL STORY WITH PROPERTY INVESTING SUCH AS  
ZONES TO BUY, CYCLES, ACQUISITION/HOLDING/CONSOLIDATION  
BUS TRIPS TO MELBOURNE & BRISBANE SAM'S BOOKS  
BUYING A UNIT AT HOMES, COLLINGWOOD OFF THE PLAN

**What are 2 key things you've achieved this month, quarter or year with PRE?**

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1. THIS YEAR - BUYING A UNIT IN THE HOMES  
COLLINGWOOD COMPLEX OFF THE PLAN.

2. THIS QUARTER - GETTING A REALITY CHECK  
FROM MY COACH LAURA ABOUT MY MESSY DIVORCE  
SETTLEMENT PROCESS

**What challenges have you had and overcome; and how?**

**What did you learn?**

I AM HAVING TO OVERCOME THE CHALLENGE OF  
HAVING TO START FROM SCRATCH IN MY LATE 50S  
AFTER A DIVORCE SETTLEMENT SAW ALL MY REAL  
ASSETS GO TO MY EX-WIFE. FORTUNATELY WITH PRE'S HELP  
& A BIT OF HINDSIGHT & EXPERIENCE I'M ON THE  
RIGHT TRACK TO NOT BEING DESTITUTE IN MY  
RETIREMENT.

Name: Rhianna Lombe & Jason Burke

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

Set us on a great path with our savings & direction with property. Bought our first investment property & a business. We also have needed the mentoring badly with both the property & the business

**What are 2 key things you've achieved this month, quarter or year with PRE?**

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1. Bought our first property & rented it out & currently saving for our next

2. Bought an established business & had a great first year of trading.

**What challenges have you had and overcome; and how?**

**What did you learn?**

We had a lag in our savings motivation but have overcome & gotten back on track & are now on our way to our next deposit.

Name: Benito Agbulos

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

① Financing: re-finance to ~~a~~ lower rates. Remove the x-security on our properties. Organise release of equity to purchase more. Thanks to Peter Gwynne.

② Property share: we've only signed up in June-2017 and we are close to settlement on 2 properties. Thanks to Shane Heke.

③ Mentoring: Laura had guided us, provided knowledge & removed our fears.

**What are 2 key things you've achieved this month, quarter or year with PRE?**

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1. Refinancing as above.

2. <sup>nearby</sup> settlement (close) on 2 properties

**What challenges have you had and overcome; and how?**

**What did you learn?**

Time. Finding the time to invest on knowledge and acquisition.

Name: CHINNA RAMANATHAN

We would love you hear about how Positive Real Estate have had a positive impact on your investing journey, please share with us your experience.

What specifically has the Team at PRE helped you with?

EVERY STEP IN PURCHASING OUR 2 Properties.  
in QLD and WA.

HELPING TO CHOOSE THE PROPERTY WITH FINANCE.

GUIDING - STEP BY STEP. GREAT TEAM.

What are 2 key things you've achieved this month, quarter or year with PRE?

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. PURCHASED HOUSE & LAND PACKAGE IN QLD.

HELPING TO CHOOSE THE CORRECT PROPERTY.

2. PAID 10% DEPOSIT FOR A UNIT IN PERTH.

What challenges have you had and overcome; and how?

What did you learn?

GETTING LOAN FOR THE QLD PROPERTY.

LOT OF DOCUMENTS TO BE GIVEN, TAKES TIME.

IT IS NOT EASY.



Name: SHAN

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

- Good info
- Meaningful presentations about Realistic Property Issues

**What are 2 key things you've achieved this month, quarter or year with PRE?**

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. Surviving a Separation

2. Being Positive & Hoping to Invest by mid 2018

**What challenges have you had and overcome; and how?**

**What did you learn?**

Court Cases are NOT easy

Name: ANGELO DALPADO

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

GOAL SETTING  
BUDGETTING (FINANCE)

**What are 2 key things you've achieved this month, quarter or year with PRE?**

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. INVESTED IN HOUSE & LAND IN SYDNEY

2. HOUSE & LAND IN BRISBANE

**What challenges have you had and overcome; and how?**

**What did you learn?**

GETTING A MORTGAGE LOAN  
TAKING TOO LONG TO LAND REGISTRATION  
FRUSTRATION

Name: Abbie Maasland & Aaron Malton

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

helped push myself & my partner out  
of our comfort zone and just go for  
it - no matter how young we are.

**What are 2 key things you've achieved this month, quarter or year with PRE?**

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1. Positive personal development - less stress  
& pressure put on ~~myself~~ <sup>myself</sup>

Karen has helped bring back my positive thinking

2. put a deposit on my first property!  
(still in process) but it is a start to  
our investing portfolio

**What challenges have you had and overcome; and how?**

**What did you learn?**

lack of knowledge. We come to all  
mentoring we can make & spend extra  
study sessions at home to learn  
more before investing more.

Name: Joreen Rajaratnam

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**What specifically has the Team at PRE helped you with?**

- Goal setting

- Planning + creating a strategy

- Budgeting

- Research

**What are 2 key things you've achieved this month, quarter or year with PRE?**

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. Deposited for 1<sup>st</sup> investment property with PRE going to be settle in End of this year/ Beginning of next year in Edithvale, Melbourne.

2. Organising the finance.

**What challenges have you had and overcome; and how?**

**What did you learn?**

- fear of Investing in unknown state out of Sydney

- felt support from my coach Karen.

She is excellent.

- and Shane Heta also very helpful & supportive.

Name: Phil & Sue Walsh

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**What specifically has the Team at PRE helped you with?**

PRE has assisted us in getting in having a plan/vision for the long term and a strategy on how ~~did~~ to get there. The coaching has been excellent and we have been able to build a portfolio of high quality properties.

**What are 2 key things you've achieved this month, quarter or year with PRE?**

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1. Deposit for new 2 br-unit OFP in Richmond, Vic due for completion in Sept 2018.

2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What challenges have you had and overcome; and how?**

**What did you learn?**

Fear of taking the next step  
What did I learn? - the importance of having a long term strategy to build a portfolio of quality investments that will grow in value over the long term. And sticking to it!

Name: DEAN ASHTON

We would love you hear about how **Positive Real Estate** have had a *positive* impact on your investing journey, please share with us your experience.

**What specifically has the Team at PRE helped you with?**

Helped me deal with the anxiety  
of worrying about feeling blocked  
and unable to buy another property  
while waiting for our off-the-plan  
property to settle.

**What are 2 key things you've achieved this month, quarter or year with PRE?**

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. Purchased a fabulous Melbourne  
apartment in Collingwood

2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What challenges have you had and overcome; and how?**

**What did you learn?**

I felt that we were unable to buy  
another property until our off the plan  
deal settled in 2019 but Tim explained  
all the things we could do to mitigate the  
~~is~~ risk of not being able to settle in  
2019. I learned not to be so  
pessimistic!

Name: PHILMANN

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**What specifically has the Team at PRE helped you with?**

HELP / DIRECT US TO FIND A BUYER  
FOR OUR MELBOURNE PROPERTY WE  
WANT TO GET RID OF

**What are 2 key things you've achieved this month, quarter or year with PRE?**

They could be personal and/or property/wealth creation related. They might be big wins or small wins. We love all wins!

1. WE WAIT! WAIT! WAIT!

2. WE GOT A BUYER  
LET'S HOPE THIS TIME IT'S FOR REAL

**What challenges have you had and overcome; and how?**

**What did you learn?**

- RUSH INTO THE DEAL  
- NOT DOING HOMEWORK.  
- PAINFUL / EXPENSIVE LESSONS