

Perth's most experienced agency

WANTED

REWARD OFFERED:

\$5,000.00

\$10,000.00

\$15,000.00



Can you find us
a Conveyancer?

I'm hoping our
newsletter
recipients must

know a number of Conveyancers. I'm sure you also know how important teamwork is, and therefore how important it is to have the right people on your team.

If you can find us the right Conveyancer to join our team, I'll give you \$5,000. If you can find us 3 Conveyancers, I'll give you \$15,000.00!

I'm looking for 3 Conveyancers to join our growing team. Interested? Visit the employment section on our website, www.vickiphilipoff.com.au

This is no different than fees paid to an employment agency, but instead I'm offering it to YOU - anyone who can find me the right person.

If we hire a Conveyancer you've referred, you'll receive \$2,000 after your candidate is employed for three months and the remaining \$3,000 on the 1st anniversary of their start date.

We offer excellent working conditions, top salary and are the only Quality Endorsed Settlement Agency in WA. We have systems and procedures in place to ensure we Settle with Ease.

If you're interested, contact our General Manager, Katrina Karow on 0423 881 430 with your candidate's details.

Could you use our help?

Our popular Stamp Duty and First Home Owner Grant services ease clients' minds

Pay stamp duty before settlement takes place. First Home Owner Grant (FHOG) reimbursed. These are requirements that make property purchases cumbersome for buyers. To make life easier for clients, we have three helpful solutions available.

Clauses 3.2 and 3.3 of the Joint Form of General Conditions for the Sale of Land provide for the buyer to sign the Transfer of Land and for the Transfer of Land to be stamped before the Transfer is delivered to the seller.

If our clients are unable to provide us with a cheque payable to the Commissioner of State Revenue at least 7 days prior to the due date for settlement, we can offer assistance:

We offer 2 stamp duty options to assist our clients:

- We offer to pay Stamp Duty on the Day of Settlement,
- We offer to pay Stamp Duty within 7 days prior to Settlement Date.

Our stamp duty service complies with the Trade Practices Act and the Settlement Agents Supervisory Board recommendations.

Does your Settlement Agent provide FHOG assistance?

Because first time buyers are counting on their First Home Owner Grant and many couldn't buy without it, it can be a shock to find out they'll have to pay the money up front and be reimbursed.

Buyers paying cash or obtaining their finance through a lender who isn't accredited under the FHOG program have to pay the \$7,000 up front and be

reimbursed roughly six weeks after their transaction is processed.

Provided we receive a copy of the buyer's FHOG approval letter, we can pay the \$7,000 from our own funds on their behalf and wait for reimbursement.

This service helps make life easier for buyers. Contact any of our Conveyancers to find out about any of the above services.

VICKI PHILOPFF
SETTLEMENTS

SETTLE WITH EASE

To the Card Holder

To become a valued client of

Vicki Philipoff Settlements

upon presentation of this card, you will receive a

25% DISCOUNT

on your settlement through our firm.

* This card may be passed to a friend or relative to enable them to receive this special offer.

Signed *Vicki Philipoff*

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Meet Lisa Chinnery

A passionate Dockers fan, if she's not too busy refereeing or playing netball, you'll definitely find Lisa cheering wildly at a Dockers game, or just socialising with mates.



1. Your first job in the industry?

Working at Trevor Darge Barrister & Solicitor.

2. How long have you been involved in the settlement industry?

Two years.

3. Your greatest personal achievement?

Umpiring the Netball Grand Final for the men's nationals.

4. What do you do on Friday nights?

Most Friday nights are spent catching up with friends for a drink and unwinding from the week.

5. What is the best thing about your job?

Working with a great bunch of people it makes the coming to work enjoyable!

6. What vehicle do you drive?

Toyota Celica

7. What about hobbies or passions?

I am a mad Fremantle Dockers supporter - feel the passion! I love the footy, netball and generally just socialising with my friends!

Perth's world title makes a big splash

Recently Perth received the title "Pool Capital of the World." Survey data that prompted the title, suggested Perth has more pools per head of population than any other city on the planet.

There is no doubt that swimming pools are popular in WA with 3,000-4,000 being installed every year, the vast majority of which are in the greater Perth area.

While new pools are being constructed to a set safety standard established in 2001, there is a need for real estate agents to focus on pools constructed prior to the existence of these standards.

Agents working on the sale of properties with swimming pools or spas need to be mindful of the fact that pools installed prior to July 1992, may not comply with current regulations in relation to child-proof barriers.

At minimum, pools must have self-closing, self-latching doors and protective windows have to be installed where they provide access to the pool area. In addition, any gates that open



toward the pool must be altered to open away from the pool.

If a seller is not prepared to bring the property up to standard prior to selling, the buyer should be made aware, via a condition in the contract, that they'll be responsible for ensuring the property meets minimum barrier standards within three months of their purchase.

It's important that buyers of pool properties realise they will be solely

responsible for any alterations required.

In addition to the focus on properties being sold, all owners of all pre-1992 pools will be expected to upgrade to the required standard by December 2006, irrespective of whether they're selling.

Contact your local council for further information.

Subdivisions - a specialised niche

Marketing a subdivision? Shouldn't you have this team of specialists working for you?

Rapid residential subdivision development AND extensive urban infill. Both are necessary to keep up with the growing population in WA. As subdivisions small and large sprout up across the State, a surprisingly strong new demand has emerged for specialised settlement expertise.

Resource-rich WA's population is expected to increase 1.6%-1.7% over the next year and 1.5%-2.0% per annum over the next decade, compared to the national trend of 1.2%. This will put more pressure on our property supply.

While the Minister for Planning and Infrastructure's 'Network City' initiative aims to increase density in existing urban neighbourhoods, market gardens and other large land masses are still being developed to help keep with the housing demand.

As a result, subdivision settlements have become a specialised niche - so much so, that we've devoted an entire team to just that - subdivisions!



Our specialised subdivision team.

In tune with the demand, we've gathered a team of experts. This team deals only with **subdividing vacant land, creating strata or green titles**, and anything related to subdivisions.

As this is their specialty, the subdivision team are accustomed to and experienced in liaising with all parties involved in these transactions.

Project Managers, the WA Planning Commission, Dept of Land Information, Valuers, and Surveyors, find it easy to

deal with our team because they're switched-on specialists in this area.

Whether it's an amalgamation of titles, deposited plans, or title dispositions, you can rest assured your project will run smoothly in this team's hands.

Another bonus for clients is the price. We're completely set up to accommodate bulk settlements, for sellers or buyers, which means a very competitive price. Contact our Business Manager, Sarah Dudley.

For happier clients, recommend us on one side

Conflict, or Potential Conflict...It makes a Real Estate Agent's job harder, and ours. Few people would volunteer to be in the middle of a conflict. That's why, to make it easier for everyone involved, we prefer to act for one party only in any transaction.

The Australian Institute of Conveyancers WA (AICWA) and the Settlement Agents Supervisory Board recommend to settlement agents that we choose to act for one party in any transaction to promote and increase professionalism and ethical conduct.

While a transaction may start out conflict-free, it's often an unforeseen turn of events that puts a Conveyancer who acts for both sides in a conflict, and we'd rather not put ourselves or our clients in that position.

Situations that can easily create conflict are the purchaser's delay in obtaining finance, even if their finance approval is only one day late, or a necessity for one party to move home before or after the previously agreed date.

Because a buyer or seller should be able to talk to their settlement agent about any of their concerns, the settlement agent automatically feels that they are in a potential conflict of interest, especially if they are asked not to inform the other side as well. It's difficult to make a client feel very comfortable about the settlement process when they know you're also acting for the other side.

It's for these reasons that we would suggest real estate offices who have their own settlement agency or a share in a settlement agency, have the Agency act for one side and choose us,

a trusted, professional and Independent settlement agent to assist the other side.

It's a mutual win. Our staff are much happier and yours will be too when they're not in a potentially uncomfortable position.

Let's face it. Even if a conflict of interest does not occur, the perception is that it could, and we all know that perception = reality. If "the customer is always right" then they'll be happy and comfortable knowing that their settlement agency is acting for them only.

"Settle With Ease" is produced by Vicki Philipoff Settlements as a service to the property industry.

Should you require information on any topic relating to property settlement matters, we'll be delighted to assist.

If you do not wish to receive this publication - please advise and we'll remove you from the mailing list.

The winning formula



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The information contained within this newsletter is of an advisory nature only. Because of variances in personal situations we advise you to contact us prior to proceeding with formal property settlement matters.