



VICKI PHILIPPOFF
SETTLEMENTS

Western Australia's only quality endorsed settlement agency

Have you heard about our Spring Special?



Valid until **November 30, 2006**

We are delighted to confirm our fantastic special available to you and your clients for the months of September, October and November only.

October and November only.

We would be delighted to attend to conveyancing for your clients for the following spring rates:

- For the **Purchase** of ANY priced property: 50% Discount off the Government Scale. Plus standard disbursements.
- For the **Sale** of ANY priced property: Flat Fee of \$570 (including GST) Plus standard disbursements.

* If the Government scale fee is under \$570 - 25% Discount off the Scale

Please note: This fantastic rate is only for the months of September, October and November and applies to contracts dated within these months and received in our office by 5pm on the 30th November 2006.

- **Special condition:** The special must be noted in writing on your covering letter for these rates to apply.
- The property is not required to have settlement occur in Sept/ Oct/ Nov to be eligible for this special but we do require the contract to be received by 30/11/06.

If you have any questions at all please do not hesitate to contact our Business Manager, Sarah Dudley on 6311 4848

Vicki Philipoff,
Director

The ultimate convenience!

Clients can now pay by credit



BankWest

Pay by credit? YES, you can! We're excited to say that we can now accept payment for properties via Bank Card, Visa, Mastercard, American Express and soon to come, Diners.

Over the years, we've discovered that many clients would be interested in paying for their settlements, deposits or shortfalls with a credit card.

Clients who are avid collectors of frequent flyer points and other credit card bonuses, or those who just find it more convenient to pay with credit now have that option.

Great rates

We've managed to secure credit card agreements with all major credit card companies at excellent rates for you.

No swipe needed

We're set up to take credit card information over the phone or in person. No swiping of cards is necessary. Any sum you need to transfer to our trust accounts can be sorted out in a phone call.

So, tell your clients that they can pay for their property purchase by credit.

For more information, speak to any of our conveyancers directly.

VICKI PHILIPPOFF
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

Date Issued

30th October 2006

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Meet the team

Employee profile Aliesha Johnston



1. Your first job in the industry?

I started as a receptionist at a settlement firm in Bunbury.

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

8 years.

3. Your greatest personal achievement?

I lived in the UK for two years. I loved working in Bath and using it as a base from which to travel as much of Europe as I could. It was a great experience - one that I'll remember forever.

4. What do you do on Friday nights?

Having a drink at the pub and relaxing with friends.

5. What is the best thing about your job?

Definitely client contact! I really enjoy speaking to a variety of people in my day. It keeps things interesting.

6. What vehicle do you drive?

Mitsubishi Magna

7. What about hobbies or passions?

Painting is my passion. I also love learning new things every day.

Selling/buying land or property off-the-plan

Buying or selling property off-the-plan usually involves signing a contract to buy vacant land or property with a building before:

Subdivision of the land occurs:

- Construction of the building is completed: or
- Certificates of title are issued by the Department of Land information

Some sellers may choose to use the Joint Form of General Conditions for the Sale of Land ("Yellow Booklet") for the benefit of both parties rather than prepare their own personalised contracts. In this instance our Check list can be used as a guide when the land is not a Lot at the Contract Date.

Settlement Agents are not always privy to first hand information from the Planning Commission due to Privacy Laws. Settlement Agents depend on Real Estate Agents from time to time to keep them aware of the progress dates in accordance with Clause 13 of the Joint Form Conditions for Sale.

Sarah Dudley and Katrina Karow will be offering this topic for discussion during "Morning Tea" workshops. Should you be interested in a presentation at your office please contact us.

Subdivision check list guide for when the land is not a Lot at the Contract Date

- Lodging an application for subdivision with the Planning Commission/Local Government within 15 business days from the contract date
Contract Date + 15 business days _____
Or Personalised Contract agreed period _____
- Lodging an application for subdivision with the Planning Commission/ Local Government within 3 months from the contract date
Contract Date + 3 months _____
Or Personalised Contract agreed period _____
- The Planning Commission/ Local Government granting approval to the subdivision within 6 months after the contract date
Contract Date + 6 months _____
Or Personalised Contract agreed period _____
- The Planning Commission/ Local Government endorsing approval on the subdivision plan within 6 months after its approval
Actual Date Achieved in c) + 6 months _____
Or Personalised Contract agreed period _____
- The plan being in order for dealing within 3 months after the Planning Commission's endorsement of approval.
Actual Date Achieved in d) + 6 months _____
Or Personalised Contract agreed period _____
- If a Strata Plan** - Strata plan must be registered at DLI within 6 months of the contract date, or the buyer may avoid the sale at any time before the strata plan is registered.
Contract Date + 6 months _____
Or Personalised Contract agreed period _____

Did you know?

Seven little known facts about strata properties

1. The Courts can decide whether a by-law that's already registered on a strata plan has legal gravity? (The sole fact that it's registered on the Strata Plan doesn't mean it can't be challenged, over-ruled or removed.)
2. Unit entitlement can be altered under Sections 15 and 16 & 103H of the Strata Titles Act. An owner can lodge an application to have their unit entitlement reassessed in accordance with the capital value.
3. Section 36 of the Strata Titles Act can be utilised in creating a by-law to vary a unit's levy payments that aren't in accordance with the unit entitlement.



4. A Management Statement is not "locked in" forever and can be amended the same as by-laws can be.
5. Sellers should let their Settlement Representative and their Selling Agent know if they receive a notice of a strata meeting before settlement is effected.
6. That the Strata Company is not obliged to give any other minutes to a prospective buyer besides the AGM minutes.
7. There are approximately 49,000 strata properties in Western Australia and 41,000 of those are two-to-five unit complexes.

Finance Brokers' delight!

We're delighted to advise that changes have been made to the finance requirements on the new Offer and Acceptance Contracts.

If a Finance Broker has been nominated as the lender in the finance clause then the finance approval on the Broker's letterhead is accepted as approval.

Previously, Settlement Agents were required to obtain finance approval letters on the lender's letterhead on the old Offer and Acceptance forms.



The VPS Challenge!

Win a FREE Settlement to the maximum value of \$1,000!

Answer as many of these questions as you can to win a voucher for your own use or to pass on to a valued client*.

1. Who was featured in our Meet the Team staff profile in our May 2006 newsletter? (Hint: Newsletter archive can be found on our website)
2. Does Vicki Philipoff Settlements carry stamp duty for buyers?
3. Which meeting minutes is a Strata Company obligated to provide to a prospective buyer? (Hint: See story above)
4. What is the newest convenient service offered by Vicki Philipoff Settlements to our clients? (Hint: See the front page story)
5. Turn to "The Winning Formula" on page 4. How many of the featured staff members have a first OR last name beginning with the letter "S"?

Send your answers to Sarah Dudley via fax, email or post. All completed and correct entries received by November 30th 2006 will be entered in a draw to win the FREE settlement.

*For use in only one purchase or sale transaction. Applies only to Vicki Philipoff Settlements' fees for services rendered. Disbursements and out of pocket expenses not included.

The winning formula



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**Western
Australia's
only quality
endorsed
settlement
agency**



**Quality
Endorsed
Company**

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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 prior to proceeding with formal property settlement matters.