



VICKI PHILIPPOFF
SETTLEMENTS

Western Australia's only Quality Endorsed Settlement Agency



Our special offer is hotter than summer!

Hot on the heels of our popular Spring Special comes a Sizzling Summer Special that's going to save readers of our newsletter a lot of money.

We're offering some big discounts on settlement rates until the end of February.

Property Purchases

When buyers purchase a property valued at up to \$400,000 we'll give them a 25% off the Government scale fee, plus standard disbursements.

If they purchase a property worth \$400,000 or more they'll get 50% off the Government scale fee, plus standard disbursements.

Property Sales

Sellers don't miss out on the discounts either.

Sell a property of any value over \$400,000 and they'll pay a flat fee of just \$670 (including GST) plus standard disbursements. If the Government scale fee is less than \$670 a 25% discount off the scale will apply.

These specials are valid during summer - from December 1 through to February 28.

This doesn't mean that settlement must be completed by February 28, but we must receive the contract at our office by the close of business that day to be eligible for these heavily discounted rates.

• Special condition

* You must mention in writing on your covering letter or on the contract that you want to receive the Summer special rates. This special rate isn't automatically applied.

If you have any questions about this offer please call Karrie Allan direct on 6311 4823

On behalf of everyone here at Vicki Philipoff Settlements I wish you a Happy Christmas and holiday season and a wonderful New Year.

Vicki Philipoff



Start the New Year with a bang

Would winning a holiday in Paris, New York or London get your New Year off to a suitably auspicious start?

Do you fancy the view of old London from the top of a double decker bus, Paris spread out before you from the Eiffel Tower or maybe a trip to Ellis Island to marvel at the Statue of Liberty?

Well if you're a real estate agent, finance broker, property developer, bank employee, buyer or seller then you could be in the running for a trip for two to New York, London or Paris for five nights enjoying luxury accommodation.

All you have to do is fill in the form and send it in to us with your clients' settlement details or your contract.

To be in the running get your entries in by the close of business on February 28 2008.

Good luck!



Name: _____

Company: _____

Telephone: _____

Property address: _____

Email: _____

Meet Christy Wight-Pickin

Christy Wight-Pickin loves her job as a conveyancer and has been working in the industry for five years now.

A keen sports-buff, our Christy can't get enough of the water, whether it's in it or on it aboard her kayak. She's also "got her skates on" for Australia - representing the country in in-line hockey.



1. What was your first job in the industry?

As an outside clerk for a Settlement Agency south of the River.

2. How long have you been in settlements?

Five years.

3. Your greatest personal achievement?

Representing Australia for in-line hockey.

4. What do you do on Friday nights?

I like to relax with friends and unwind from the week.

5. What's the best thing about your job?

Buying a house is a notable achievement and it's a rewarding process to see a settlement through from beginning to end. I also really enjoy the environment at Vicki Philipoff Settlements and the friends I've made here. Not to mention Vicki's conferences and end-of-year trips are fantastic!

6. What vehicle do you drive?

A sparkly blue Ford Festiva.

7. What about hobbies or passions?

I love water sports, I could spend all day on the water on my kayak.

Registering property on behalf of a Family Trust

Family Trusts are an excellent way of protecting your assets if you're self employed or a director shareholder of a company. In an increasingly litigious age anything you own can be claimed by anyone who successfully sues you.

By placing all your assets (except your family home) in a family trust while your business is owned by another entity (yourself or your company) you are protecting your assets.

It is also an effective way to minimise your tax. When income is received from property it can be distributed among family members with the lowest tax rate. They can then give that income to whoever they want. Your accountant can advise you on what is best for your personal circumstances.

If a client is purchasing a property on behalf of a family trust it can't be registered in the name of the Trust, but only in the name of the Trustee of the Trust.

For example "Mary Smith as Trustee for the Mary Smith Family Trust" will show up as Mary Smith on the Title Deed.

When stamping a contract with the Office of State Revenue, a complete copy



of the stamped Trust Deed detailing the full names of the Trustees must be provided. The names must match those on the contract to purchase and subsequent settlement documents.

It's strongly recommended that at settlement the interests of the Trust's beneficiaries should be protected. This can be done by registering a Declaration of Trust at the Department of Land Information, where the Commissioner of Titles will register a Registrars Caveat.

This will tell the world that the property is owned by the registered proprietor on behalf of the trust.

We can arrange for the Declaration of Trust to be registered on the Title Deed when completing the settlement on your

purchase, or we can do it years after you've purchased the property. Please contact one of our Settlement Specialists to arrange.

Building Indemnity limits increased

Important changes have been made to the Home Building Contracts Act that reflect increases in construction costs.

Consumers who sign home building contracts valued at up to \$500,000 are now able to take contractual complaints to the Building Disputes Committee at the Department of Consumer and Employment Protection.

This is a considerable increase on the previous \$200,000 threshold.

Also reflecting increased costs, the minimum limit for home indemnity insurance has risen from \$12,000 to \$20,000.

Both changes came into effect from July 2, 2007.



This newsletter has been printed on an environmentally friendly paper and is recyclable.

Recycled content... 55% recycled, 45% FSC virgin fibre - ISO 14001 Environmental Accreditation - Elemental Chlorine Free (ECF) - ISO 9072. Pulp is bleached using processes that do not use elemental chlorine gas, reducing significantly the amount of toxins released.

Confounded and confused by R Codes?

We're frequently asked questions about the R-Codes that control residential development throughout the state.

To take the confusion out of the topic the WA Planning Commission has included a wealth of information on its web site, including a very comprehensive pdf which can be downloaded at <http://www.planning.wa.gov.au/Publications/37.aspx>

TABLE 1 - GENERAL SITE REQUIREMENTS

1 R Code	2 Dwelling Type	3 Minimum Site Area per dwelling (m ²)◆	4 Minimum Lot Area/Rear Battleaxe (m ²)▼	5 Maximum Plot Ratio	6 Minimum Frontage (m)▼	7 Open Space			8 Minimum Setbacks (m)		
						Min. Total (% of site)	Min. Communal (m ²)	Min. O/door Living (m ²)	Primary Street	Secondary Street *	Other/rear
LOW DENSITY CODES											
R2	Single House or Grouped Dwelling	Min. 5,000	-	-	50	80	-	-	20	10	10
R2.5	Single House or Grouped Dwelling	Min. 4,000	-	-	40	80	-	-	15	7.5	7.5
R5	Single House or Grouped Dwelling	Min. 2,000	-	-	30	70	-	-	12	6	*/6
R10	Single House or Grouped Dwelling	Min. 875 Av. 1,000	925	-	20	60	-	-	7.5	3	*/6
R12.5	Single House or Grouped Dwelling	Min 700 Av. 800	762.5	-	17	55	-	-	7.5	2	*/6
R15	Single House or Grouped Dwelling	Min. 580 Av. 666	655	-	12	50	-	-	6	1.5	*/6
R17.5	Single House or Grouped Dwelling	Min. 500 Av. 571	587.5	-	12	50	-	36	6	1.5	*
R20	Single House or Grouped Dwelling	Min. 440 Av. 500	540	-	10	50	-	30	6	1.5	*
R25	Single House or Grouped Dwelling	Min. 320 Av. 350	445	-	8	50	-	30	6	1.5	*
MEDIUM DENSITY CODES											
R30	Single House or Grouped Dwelling	Min. 270 Av. 300	420	-	-	45	-	24	4	1.5	*
R35	Single House or Grouped Dwelling	Min. 235 Av. 260	410	-	-	45	-	24	4	1.5	*
	Multiple Dwelling	285	-	0.60	-	50	20	-	4	1.5	*
R40	Single House or Grouped Dwelling	Min. 200 Av. 220	400	-	-	45	-	20	4	1.0	*
	Multiple Dwelling	250	-	0.60	-	50	20	-	4	1.5	*
R50	Single House or Grouped Dwelling	Min. 160 Av. 180	400	-	-	45	-	16	4	1.0	*
	Multiple Dwelling	200	-	0.60	-	50	16	-	4	1.0	*
R60	Single House or Grouped Dwelling	Min. 160 Av. 180	400	0.65	-	45	-	16	4	1.0	*
	Multiple Dwelling	166	-	0.70	-	50	16	-	4	1.0	*
HIGH DENSITY CODES NOTE: All standards for Grouped Dwellings and Single Houses within R80-R160 areas are as for the R60 Code.											
R80	Multiple Dwelling	125	-	1.00	-	60	16	-	4	*	*
R100	Multiple Dwelling	100	-	1.25	-	60	16	-	4	*	*
R160	Multiple Dwelling	62.5	-	2.00	-	60	16	-	4	*	*
R-IC	Single House or Grouped Dwelling	110	-	1.25	-	35	-	12	1.5	*	*
	Multiple Dwelling	125	-	1.50	-	35	16	-	1.5	*	*

Legend

- ◆ Subject to the variations permitted under clause 3.1.3A3.
- ▼ Only applies to single houses.
- Secondary street: includes communal street, private street, ROW as street.

- Indicates "not applicable".
- * See Table 2 and Figure 3 and Element 3.
- Av. – average site area not to be less than.

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.