

VICKI PHILIPPOFF
 SETTLEMENTS

Western Australia's only Quality Endorsed Settlement Agency

Special rates will warm you up!

Save your clients up to 50% in fees



The really exciting news in this edition is that we have some very special settlement rates for the months of July and August.

Firstly, we'll be taking 50% off of the Government Scale Fee for the settlement of all property purchases above \$400,000.

Plus there's a flat fee of \$570.00 for the settlement of all property sales above \$400,000.

You'll find full details of these Special Winter Rates on page two, along with a handy double page spread of the Government Scale Fees and Stamp Duty rates.

Why not pin them to your noticeboard for easy reference?

Online Service

Our new Online Settlement Service is proving very popular.

Many clients have told us how convenient it is to log on to our Settlements System and find out exactly what stage their settlement is at... even at 3am on Sunday morning!

And because we're always striving to improve our service, we've just added a new SMS alert option that will notify you immediately when your settlement reaches each critical stage.

So, until our next edition, please enjoy great business!

Vicki Philipoff

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Here's how we can make life easier for your first home buyers

We'll pay their Stamp Duty and First Home Owner Grant prior to settlement!

How would you like to remove much of the stress and strain from the settlement process for your buyer client?

As you're probably aware several Property Developers are currently offering stamp duty incentives to their buyers, including the payment of their stamp duty, however this reimbursement often doesn't occur until after settlement.

This means the buyer must pay their stamp duty up-front and then apply for reimbursement at settlement.

In addition, some financial institutions will loan your client the funds to cover their stamp duty obligation, however this creates a financial burden on your client.

So, we are offering a better service!

Vicki Philipoff Settlements will pay your client's stamp duty before settlement at no additional charge-provided of course, they're paying the scale settlement agents fee.

And in addition to carrying the stamp duty, we're also happy to advance your



client the First Home Owners Grant (FHOG) before settlement too!

Currently the FHOG can only be obtained prior to settlement if the buyer uses an accredited financial institution.

But if they settle through Vicki Philipoff Settlements, your client will be free to use any source of finance and will have access to the \$7,000 at Settlement.

Once again, there is no extra charge for this service when paying the scale settlement fee.

It's just some of the many benefits of settling through Vicki Philipoff Settlements.

Don't forget to tell your prospects about these great offers-it may induce them to buy sooner!

Remind your first home buyers they're eligible for two grants

Most potential home buyers are aware of the federal government's First Home Owners Grant, however, there are many who forget to claim the additional \$2,000 grant offered by the Real Estate & Business Agents Supervisory Board.

The First Home Owners Grant is a one off payment of \$7,000 which is administered by the Office of State Revenue in Western Australia.

Full details of the eligibility criteria and the application form can be found at www.dtf.wa.gov.au

There is also a \$2,000 grant available from the Home Buyer's Assistance Account operated by the Real Estate & Business Agents (REBA) Supervisory Board of WA. It is to help pay for the fees incurred in purchasing a home.

To be eligible, a first home buyer must purchase a home valued at no more than \$400,000 through a licensed real estate agent in Western Australia.

Full details about the REBA grant and an application form can be found at www.reba.wa.gov.au

Fantastic winter special

Wonderful Winter Rates

For the Purchase of any property with a value of \$400,000 or more:

50% Discount off the Government Scale Fee, plus standard Government and out of pocket expenses.

For the Sale of any property with a value of \$400,000 or more:

Flat Fee of \$570.00 (including GST) plus standard Government and out of pocket expenses.

Please note that these special rates are only valid for the months of July and August.

Conditions:

- The Wonderful Winter Rates must be noted in writing on your covering letter or on the 'Offer & Acceptance Contract' for these rates to apply.
- The sale or purchase price must be \$400,000.00 or above.
- The contract must be received on or before 31 August 2007, even if settlement hasn't taken place.

If you have any questions about these Wonderful Winter Rates, please contact our Business Manager, Sarah Dudley, on 6311 4848.

Seller's Settlement Fees

Up to	\$25,000	\$346.00
\$25,001 to	\$150,000	\$346.00 + 0.176%
\$150,001 to	\$500,000	\$566.00 + 0.143%
\$500,001 to	\$1,000,000	\$1066.50 + 0.110%
\$1,000,001 and higher		\$1616.50 + 0.077%

(Add \$55.00 to Fee, if Strata Titled)

Buyer's Settlement Fees

Up to	\$25,000	\$519.00
\$25,001 to	\$150,000	\$519.00 + 0.264%
\$150,001 to	\$500,000	\$849.00 + 0.220%
\$500,001 to	\$1,000,000	\$1619.00 + 0.165%
\$1,000,001 and higher		\$2,444.00 + 0.110%

(Add \$110.00 to Fee, if Strata Titled)

Transfer Registration Fees

Up to	\$85,000	\$85.00
\$85,001 to	\$120,000	\$95.00
\$120,001 to	\$200,000	\$115.00
\$200,001 and higher		\$115.00 + \$20.00 per \$100,000 above \$200,000

Stamp Duty: Full Rate

Up to	\$80,000	2.00%
\$80,001 to	\$100,000	\$1,600.00 + 3.00%
\$100,001 to	\$250,000	\$2,200.00 + 4.00%
\$250,001 to	\$500,000	\$8,200.00 + 5.00%
\$500,001 and higher		\$20,700.00 + 5.40%

Stamp Duty: Concessional

Up to	\$100,000	1.50%
\$100,001 to	\$200,000	\$1,500.00 + 4.70%

Stamp Duty: F-H-O (Land+Home)

Up to	\$500,000	Nil
\$500,001 to	\$600,000	\$26.10 per \$100

Stamp Duty: F-H-O (Vacant Land)

Up to	\$300,000	Nil
\$300,001 to	\$400,000	\$15.70 per \$100

To calculate Stamp Duty, round sell price up to the next \$100. Chattels are not generally allowed.

Concessional rate applies when the Buyer will reside (up to \$200,000)

Effective from 10th May 2007. GST included, (where relevant)

Layout courtesy of **M Technology**

Sale Price	Seller Fees	Seller Strata	Buyer Fees	Buyer Strata	Reg Fee	S/Duty Full	S/Duty Concess	S/Duty F-H-O
20,000	346.00	401.00	519.00	629.00	85	400.00	300.00	0.00
25,000	346.00	401.00	519.00	629.00	85	500.00	375.00	0.00
30,000	354.80	409.80	532.20	642.20	85	600.00	450.00	0.00
35,000	363.60	418.60	545.40	655.40	85	700.00	525.00	0.00
40,000	372.40	427.40	558.60	668.60	85	800.00	600.00	0.00
45,000	381.20	436.20	571.80	681.80	85	900.00	675.00	0.00
50,000	390.00	445.00	585.00	695.00	85	1,000.00	750.00	0.00
55,000	398.80	453.80	598.20	708.20	85	1,100.00	825.00	0.00
60,000	407.60	462.60	611.40	721.40	85	1,200.00	900.00	0.00
65,000	416.40	471.40	624.60	734.60	85	1,300.00	975.00	0.00
70,000	425.20	480.20	637.80	747.80	85	1,400.00	1,050.00	0.00
75,000	434.00	489.00	651.00	761.00	85	1,500.00	1,125.00	0.00
80,000	442.80	497.80	664.20	774.20	85	1,600.00	1,200.00	0.00
85,000	451.60	506.60	677.40	787.40	85	1,750.00	1,275.00	0.00
90,000	460.40	515.40	690.60	800.60	95	1,900.00	1,350.00	0.00
95,000	469.20	524.20	703.80	813.80	95	2,050.00	1,425.00	0.00
100,000	478.00	533.00	717.00	827.00	95	2,200.00	1,500.00	0.00
105,000	486.80	541.80	730.20	840.20	95	2,400.00	1,735.00	0.00
110,000	495.60	550.60	743.40	853.40	95	2,600.00	1,970.00	0.00
115,000	504.40	559.40	756.60	866.60	95	2,800.00	2,205.00	0.00
120,000	513.20	568.20	769.80	879.80	95	3,000.00	2,440.00	0.00
125,000	522.00	577.00	783.00	893.00	115	3,200.00	2,675.00	0.00
130,000	530.80	585.80	796.20	906.20	115	3,400.00	2,910.00	0.00
135,000	539.60	594.60	809.40	919.40	115	3,600.00	3,145.00	0.00
140,000	548.40	603.40	822.60	932.60	115	3,800.00	3,380.00	0.00
145,000	557.20	612.20	835.80	945.80	115	4,000.00	3,615.00	0.00
150,000	566.00	621.00	849.00	959.00	115	4,200.00	3,850.00	0.00
155,000	573.15	628.15	860.00	970.00	115	4,400.00	4,085.00	0.00
160,000	580.30	635.30	871.00	981.00	115	4,600.00	4,320.00	0.00
165,000	587.45	642.45	882.00	992.00	115	4,800.00	4,555.00	0.00
166,000	588.88	643.88	884.20	994.20	115	4,840.00	4,602.00	0.00
167,000	590.31	645.31	886.40	996.40	115	4,880.00	4,649.00	0.00
168,000	591.74	646.74	888.60	998.60	115	4,920.00	4,696.00	0.00
169,000	593.17	648.17	890.80	1000.80	115	4,960.00	4,743.00	0.00
170,000	594.60	649.60	893.00	1003.00	115	5,000.00	4,790.00	0.00
171,000	596.03	651.03	895.20	1005.20	115	5,040.00	4,837.00	0.00
172,000	597.46	652.46	897.40	1007.40	115	5,080.00	4,884.00	0.00
173,000	598.89	653.89	899.60	1009.60	115	5,120.00	4,931.00	0.00
174,000	600.32	655.32	901.80	1011.80	115	5,160.00	4,978.00	0.00
175,000	601.75	656.75	904.00	1014.00	115	5,200.00	5,025.00	0.00
176,000	603.18	658.18	906.20	1016.20	115	5,240.00	5,072.00	0.00
177,000	604.61	659.61	908.40	1018.40	115	5,280.00	5,119.00	0.00
178,000	606.04	661.04	910.60	1020.60	115	5,320.00	5,166.00	0.00
179,000	607.47	662.47	912.80	1022.80	115	5,360.00	5,213.00	0.00
180,000	608.90	663.90	915.00	1025.00	115	5,400.00	5,260.00	0.00
181,000	610.33	665.33	917.20	1027.20	115	5,440.00	5,307.00	0.00
182,000	611.76	666.76	919.40	1029.40	115	5,480.00	5,354.00	0.00
183,000	613.19	668.19	921.60	1031.60	115	5,520.00	5,401.00	0.00
184,000	614.62	669.62	923.80	1033.80	115	5,560.00	5,448.00	0.00
185,000	616.05	671.05	926.00	1036.00	115	5,600.00	5,495.00	0.00
186,000	617.48	672.48	928.20	1038.20	115	5,640.00	5,542.00	0.00
187,000	618.91	673.91	930.40	1040.40	115	5,680.00	5,589.00	0.00
188,000	620.34	675.34	932.60	1042.60	115	5,720.00	5,636.00	0.00
189,000	621.77	676.77	934.80	1044.80	115	5,760.00	5,683.00	0.00
190,000	623.20	678.20	937.00	1047.00	115	5,800.00	5,730.00	0.00
191,000	624.63	679.63	939.20	1049.20	115	5,840.00	5,777.00	0.00
192,000	626.06	681.06	941.40	1051.40	115	5,880.00	5,824.00	0.00
193,000	627.49	682.49	943.60	1053.60	115	5,920.00	5,871.00	0.00
194,000	628.92	683.92	945.80	1055.80	115	5,960.00	5,918.00	0.00
195,000	630.35	685.35	948.00	1058.00	115	6,000.00	5,965.00	0.00
196,000	631.78	686.78	950.20	1060.20	115	6,040.00	6,012.00	0.00
197,000	633.21	688.21	952.40	1062.40	115	6,080.00	6,059.00	0.00
198,000	634.64	689.64	954.60	1064.60	115	6,120.00	6,106.00	0.00
199,000	636.07	691.07	956.80	1066.80	115	6,160.00	6,153.00	0.00
200,000	637.50	692.50	959.00	1069.00	115	6,200.00	6,200.00	0.00
201,000	638.93	693.93	961.20	1071.20	135	6,240.00	6,240.00	0.00
202,000	640.36	695.36	963.40	1073.40	135	6,280.00	6,280.00	0.00
203,000	641.79	696.79	965.60	1075.60	135	6,320.00	6,320.00	0.00
204,000	643.22	698.22	967.80	1077.80	135	6,360.00	6,360.00	0.00
205,000	644.65	699.65	970.00	1080.00	135	6,400.00	6,400.00	0.00
206,000	646.08	701.08	972.20	1082.20	135	6,440.00	6,440.00	0.00
207,000	647.51	702.51	974.40	1084.40	135	6,480.00	6,480.00	0.00
208,000	648.94	703.94	976.60	1086.60	135	6,520.00	6,520.00	0.00
209,000	650.37	705.37	978.80	1088.80	135	6,560.00	6,560.00	0.00
210,000	651.80	706.80	981.00	1091.00	135	6,600.00	6,600.00	0.00
211,000	653.23	708.23	983.20	1093.20	135	6,640.00	6,640.00	0.00
212,000	654.66	709.66	985.40	1095.40	135	6,680.00	6,680.00	0.00
213,000	656.09	711.09	987.60	1097.60	135	6,720.00	6,720.00	0.00
214,000	657.52	712.52	989.80	1099.80	135	6,760.00	6,760.00	0.00
215,000	658.95	713.95	992.00	1102.00	135	6,800.00	6,800.00	0.00
216,000	660.38	715.38	994.20	1104.20	135	6,840.00	6,840.00	0.00
217,000	661.81	716.81	996.40	1106.40	135	6,880.00	6,880.00	0.00
218,000	663.24	718.24	998.60	1108.60	135	6,920.00	6,920.00	0.00
219,000	664.67	719.67	1,000.80	1,110.80	135	6,960.00	6,960.00	0.00
220,000	666.10	721.10	1,003.00	1,113.00	135	7,000.00	7,000.00	0.00

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32 Delhi Street, West Perth WA 6005
Tel: 9486 4888
Fax: 9486 4899
e-mail: info@vickiphilippoff.com.au

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only quality endorsed
settlement agency



Quality Endorsed Company
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SAS Global

Sale Price	Seller Fees	Seller Strata	Buyer Fees	Buyer Strata	Reg Fee	S/Duty Full	S/Duty F-H-O	Sale Price	Seller Fees	Seller Strata	Buyer Fees	Buyer Strata	Reg Fee	S/Duty Full	S/Duty F-H-O
221,000	667.53	722.53	1,005.20	1,115.20	135	7,040.00	0.00	385,000	902.05	957.05	1,366.00	1,476.00	155	14,950.00	0.00
222,000	668.96	723.96	1,007.40	1,117.40	135	7,080.00	0.00	390,000	909.20	964.20	1,377.00	1,487.00	155	15,200.00	0.00
223,000	670.39	725.39	1,009.60	1,119.60	135	7,120.00	0.00	395,000	916.35	971.35	1,388.00	1,498.00	155	15,450.00	0.00
224,000	671.82	726.82	1,011.80	1,121.80	135	7,160.00	0.00	400,000	923.50	978.50	1,399.00	1,509.00	155	15,700.00	0.00
225,000	673.25	728.25	1,014.00	1,124.00	135	7,200.00	0.00	405,000	930.65	985.65	1,410.00	1,520.00	175	15,950.00	0.00
226,000	674.68	729.68	1,016.20	1,126.20	135	7,240.00	0.00	410,000	937.80	992.80	1,421.00	1,531.00	175	16,200.00	0.00
227,000	676.11	731.11	1,018.40	1,128.40	135	7,280.00	0.00	415,000	944.95	999.95	1,432.00	1,542.00	175	16,450.00	0.00
228,000	677.54	732.54	1,020.60	1,130.60	135	7,320.00	0.00	420,000	952.10	1,007.10	1,443.00	1,553.00	175	16,700.00	0.00
229,000	678.97	733.97	1,022.80	1,132.80	135	7,360.00	0.00	425,000	959.25	1,014.25	1,454.00	1,564.00	175	16,950.00	0.00
230,000	680.40	735.40	1,025.00	1,135.00	135	7,400.00	0.00	430,000	966.40	1,021.40	1,465.00	1,575.00	175	17,200.00	0.00
231,000	681.83	736.83	1,027.20	1,137.20	135	7,440.00	0.00	435,000	973.55	1,028.55	1,476.00	1,586.00	175	17,450.00	0.00
232,000	683.26	738.26	1,029.40	1,139.40	135	7,480.00	0.00	440,000	980.70	1,035.70	1,487.00	1,597.00	175	17,700.00	0.00
233,000	684.69	739.69	1,031.60	1,141.60	135	7,520.00	0.00	445,000	987.85	1,042.85	1,498.00	1,608.00	175	17,950.00	0.00
234,000	686.12	741.12	1,033.80	1,143.80	135	7,560.00	0.00	450,000	995.00	1,050.00	1,509.00	1,619.00	175	18,200.00	0.00
235,000	687.55	742.55	1,036.00	1,146.00	135	7,600.00	0.00	455,000	1,002.15	1,057.15	1,520.00	1,630.00	175	18,450.00	0.00
236,000	688.98	743.98	1,038.20	1,148.20	135	7,640.00	0.00	460,000	1,009.30	1,064.30	1,531.00	1,641.00	175	18,700.00	0.00
237,000	690.41	745.41	1,040.40	1,150.40	135	7,680.00	0.00	465,000	1,016.45	1,071.45	1,542.00	1,652.00	175	18,950.00	0.00
238,000	691.84	746.84	1,042.60	1,152.60	135	7,720.00	0.00	470,000	1,023.60	1,078.60	1,553.00	1,663.00	175	19,200.00	0.00
239,000	693.27	748.27	1,044.80	1,154.80	135	7,760.00	0.00	475,000	1,030.75	1,085.75	1,564.00	1,674.00	175	19,450.00	0.00
240,000	694.70	749.70	1,047.00	1,157.00	135	7,800.00	0.00	480,000	1,037.90	1,092.90	1,575.00	1,685.00	175	19,700.00	0.00
241,000	696.13	751.13	1,049.20	1,159.20	135	7,840.00	0.00	485,000	1,045.05	1,100.05	1,586.00	1,696.00	175	19,950.00	0.00
242,000	697.56	752.56	1,051.40	1,161.40	135	7,880.00	0.00	490,000	1,052.20	1,107.20	1,597.00	1,707.00	175	20,200.00	0.00
243,000	698.99	753.99	1,053.60	1,163.60	135	7,920.00	0.00	495,000	1,059.35	1,114.35	1,608.00	1,718.00	175	20,450.00	0.00
244,000	700.42	755.42	1,055.80	1,165.80	135	7,960.00	0.00	500,000	1,066.50	1,121.50	1,619.00	1,729.00	175	20,700.00	0.00
245,000	701.85	756.85	1,058.00	1,168.00	135	8,000.00	0.00	505,000	1,073.65	1,128.65	1,630.00	1,740.00	195	20,950.00	1305.00
246,000	703.28	758.28	1,060.20	1,170.20	135	8,040.00	0.00	510,000	1,080.80	1,135.80	1,641.00	1,751.00	195	21,200.00	2610.00
247,000	704.71	759.71	1,062.40	1,172.40	135	8,080.00	0.00	515,000	1,087.95	1,142.95	1,652.00	1,762.00	195	21,450.00	3915.00
248,000	706.14	761.14	1,064.60	1,174.60	135	8,120.00	0.00	520,000	1,095.10	1,150.10	1,663.00	1,773.00	195	21,700.00	5220.00
249,000	707.57	762.57	1,066.80	1,176.80	135	8,160.00	0.00	525,000	1,102.25	1,157.25	1,674.00	1,784.00	195	22,000.00	6525.00
250,000	709.00	764.00	1,069.00	1,179.00	135	8,200.00	0.00	530,000	1,109.40	1,164.40	1,685.00	1,795.00	195	22,300.00	7830.00
251,000	710.43	765.43	1,071.20	1,181.20	135	8,250.00	0.00	535,000	1,116.55	1,171.55	1,696.00	1,806.00	195	22,600.00	9135.00
252,000	711.86	766.86	1,073.40	1,183.40	135	8,300.00	0.00	540,000	1,123.70	1,178.70	1,707.00	1,817.00	195	22,900.00	10,440.00
253,000	713.29	768.29	1,075.60	1,185.60	135	8,350.00	0.00	545,000	1,130.85	1,185.85	1,718.00	1,828.00	195	23,200.00	11,745.00
254,000	714.72	769.72	1,077.80	1,187.80	135	8,400.00	0.00	550,000	1,138.00	1,192.80	1,729.00	1,839.00	195	23,500.00	13,050.00
255,000	716.15	771.15	1,080.00	1,190.00	135	8,450.00	0.00	555,000	1,145.15	1,200.15	1,740.00	1,850.00	195	23,800.00	14,355.00
256,000	717.58	772.58	1,082.20	1,192.20	135	8,500.00	0.00	560,000	1,152.30	1,207.30	1,751.00	1,861.00	195	24,100.00	15,660.00
257,000	719.01	774.01	1,084.40	1,194.40	135	8,550.00	0.00	565,000	1,159.45	1,214.45	1,762.00	1,872.00	195	24,400.00	16,965.00
258,000	720.44	775.44	1,086.60	1,196.60	135	8,600.00	0.00	570,000	1,166.60	1,221.60	1,773.00	1,883.00	195	24,700.00	18,270.00
259,000	721.87	776.87	1,088.80	1,198.80	135	8,650.00	0.00	575,000	1,173.75	1,228.75	1,784.00	1,894.00	195	25,000.00	19,575.00
260,000	723.30	778.30	1,091.00	1,201.00	135	8,700.00	0.00	580,000	1,180.90	1,235.90	1,795.00	1,905.00	195	25,300.00	20,880.00
261,000	724.73	779.73	1,093.20	1,203.20	135	8,750.00	0.00	585,000	1,188.05	1,243.05	1,806.00	1,916.00	195	25,600.00	22,185.00
262,000	726.16	781.16	1,095.40	1,205.40	135	8,800.00	0.00	590,000	1,195.20	1,250.20	1,817.00	1,927.00	195	25,900.00	23,490.00
263,000	727.59	782.59	1,097.60	1,207.60	135	8,850.00	0.00	595,000	1,202.35	1,257.35	1,828.00	1,938.00	195	26,200.00	24,795.00
264,000	729.02	784.02	1,099.80	1,209.80	135	8,900.00	0.00	600,000	1,209.50	1,264.50	1,839.00	1,949.00	195	26,500.00	26,100.00
265,000	730.45	785.45	1,102.00	1,212.00	135	8,950.00	0.00	605,000	1,216.65	1,271.65	1,850.00	1,960.00	215	26,800.00	27,405.00
266,000	731.88	786.88	1,104.20	1,214.20	135	9,000.00	0.00	610,000	1,223.80	1,278.80	1,861.00	1,971.00	215	27,100.00	28,710.00
267,000	733.31	788.31	1,106.40	1,216.40	135	9,050.00	0.00	615,000	1,230.95	1,285.95	1,872.00	1,982.00	215	27,400.00	30,015.00
268,000	734.74	789.74	1,108.60	1,218.60	135	9,100.00	0.00	620,000	1,238.10	1,293.10	1,883.00	1,993.00	215	27,700.00	31,320.00
269,000	736.17	791.17	1,110.80	1,220.80	135	9,150.00	0.00	625,000	1,245.25	1,300.25	1,894.00	2,004.00	215	28,000.00	32,625.00
270,000	737.60	792.60	1,113.00	1,223.00	135	9,200.00	0.00	630,000	1,252.40	1,307.40	1,905.00	2,015.00	215	28,300.00	33,930.00
271,000	739.03	794.03	1,115.20	1,225.20	135	9,250.00	0.00	635,000	1,259.55	1,314.55	1,916.00	2,026.00	215	28,600.00	35,235.00
272,000	740.46	795.46	1,117.40	1,227.40	135	9,300.00	0.00	640,000	1,266.70	1,321.70	1,927.00	2,037.00	215	28,900.00	36,540.00
273,000	741.89	796.89	1,119.60	1,229.60	135	9,350.00	0.00	645,000	1,273.85	1,328.85	1,938.00	2,048.00	215	29,200.00	37,845.00
274,000	743.32	798.32	1,121.80	1,231.80	135	9,400.00	0.00	650,000	1,281.00	1,335.80	1,949.00	2,059.00	215	29,500.00	39,150.00
275,000	744.75	799.75	1,124.00	1,234.00	135	9,450.00	0.00	655,000	1,288.15	1,342.85	1,960.00	2,070.00	215	29,800.00	40,455.00
276,000	746.18	801.18	1,126.20	1,236.20	135	9,500.00	0.00	660,000	1,295.30	1,349.90	1,971.00	2,081.00	215	30,100.00	41,760.00
277,000	747.61	802.61	1,128.40	1,238.40	135	9,550.00	0.00	665,000	1,302.45	1,356.95	1,982.00	2,092.00	215	30,400.00	43,065.00
278,000	749.04	804.04	1,130.60	1,240.60	135	9,600.00	0.00	670,000	1,309.60	1,364.00	1,993.00	2,103.00	215	30,700.00	44,370.00
279,000	750.47	805.47	1,132.80	1,242.80	135	9,650.00	0.00	675,000	1,316.75	1,371.05	2,004.00	2,114.00	215	31,000.00	45,675.00
280,000	751.90	806.90	1,135.00	1,245.00	135	9,700.00	0.00	680,000	1,323.90	1,378.10	2,015.00	2,125.00	215	31,300.00	46,980.00
281,000	753.33	808.33	1,137.20	1,247.20	135	9,750.00	0.00	685,000	1,331.05	1,385.15	2,026.00	2,136.00	215	31,600.00	48,285.00
282,000	754.76	809.76	1,139.40	1,249.40	135	9,800.00	0.00	690,000	1,338.20	1,392.20	2,037.00	2,147.00	215	31,900.00	49,590.00
283,000	756.19	811.19	1,141.60	1,251.60	135	9,850.00	0.00	695,000	1,345.35	1,400.35	2,048.00	2,158.00	215	32,200.00	50,895.00
284,000	757.62	812.62	1,143.80	1,253.80	135	9,900.0									

The winning formula



Alecia Brooks
Head Receptionist
Direct: 6311 4888
alecia@vickiphilipoff.com.au



Amanda Ashe
Data Entry & Doc Prep
amanda@vickiphilipoff.com.au



Anita Catalano
Conveyancing Manager
Direct: 6311 4878
anita@vickiphilipoff.com.au



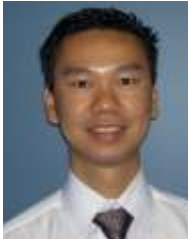
Catherine Poland
Administration Manager
Direct: 6311 4844
catherine@vickiphilipoff.com.au



Christine Wright-Pickin
Assistant Conveyancer
Direct: 6311 4890
christine@vickiphilipoff.com.au



Debra Wilkinson
Data Entry & Doc Prep
Direct: 6311 4818
debra@vickiphilipoff.com.au



Eddy Goldleaf
Trainee Conveyancer
Direct: 6311 4828
eddy@vickiphilipoff.com.au



Hollie Seath
Conveyancer
Direct: 6311 4855
hollie@vickiphilipoff.com.au



Holly Ramus-Nelson
Conveyancer
Direct: 6311 4868
holly@vickiphilipoff.com.au



Jess Coupar
Conveyancer
Direct: 6311 4879
jess@vickiphilipoff.com.au



Kacy Mazzini
Senior Conveyancer
Direct: 6311 4884
kacy@vickiphilipoff.com.au



Karrie Allan
Conveyancer
Direct: 6311 4823
karrie@vickiphilipoff.com.au



Katrina Karow
General Manager
katrina@vickiphilipoff.com.au



Lee Massey
Executive Assistant
Direct: 6311 4887
lee@vickiphilipoff.com.au



Les Rawlings
Senior Conveyancer
Direct: 6311 4817
les@vickiphilipoff.com.au



Lisa Chinnery
Assistant Manager
Direct: 6311 4858
lisa@vickiphilipoff.com.au



Lynda Weir
Conveyancing Manager
Direct: 6311 4898
lynda@vickiphilipoff.com.au



Melissa Rudman
Data Entry & Doc Prep
Direct: 6311 4876
melissa@vickiphilipoff.com.au



Michele Upfold
Conveyancing Manager
michele@vickiphilipoff.com.au



Nicole Dumitro
Data Entry & Doc Prep
Direct: 6311 4866
nicole@vickiphilipoff.com.au



Peter Verebelyi
Head Outside Clerk
Direct: 6311 4827
peter@vickiphilipoff.com.au



Rebecca Nicholas
Outside Clerk/Receptionist



Rosina Schuur
Conveyancing Manager
Direct: 6311 4811
rose@vickiphilipoff.com.au



Sarah Dudley
Business Manager
Direct: 6311 4848
sarah@vickiphilipoff.com.au



Shari Price
Conveyancer
Direct: 6311 4830
shari@vickiphilipoff.com.au



Silvia Klemenz
Outside Clerk
Direct: 6311 4812
silvia@vickiphilipoff.com.au



Simone Madeleine
Conveyancing Manager
Direct: 6311 4877
simone@vickiphilipoff.com.au



Steve Rowles
Licensee
steve@vickiphilipoff.com.au



Stuart Sumner
Conveyancing Manager
Direct: 6311 4814
stuart@vickiphilipoff.com.au



Vicki Philipoff
Director
vicki@vickiphilipoff.com.au

32 Delhi Street, West Perth WA 6005 Tel: 9486 4888 Fax: 9486 4899 Email: info@vickiphilipoff.com.au

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.