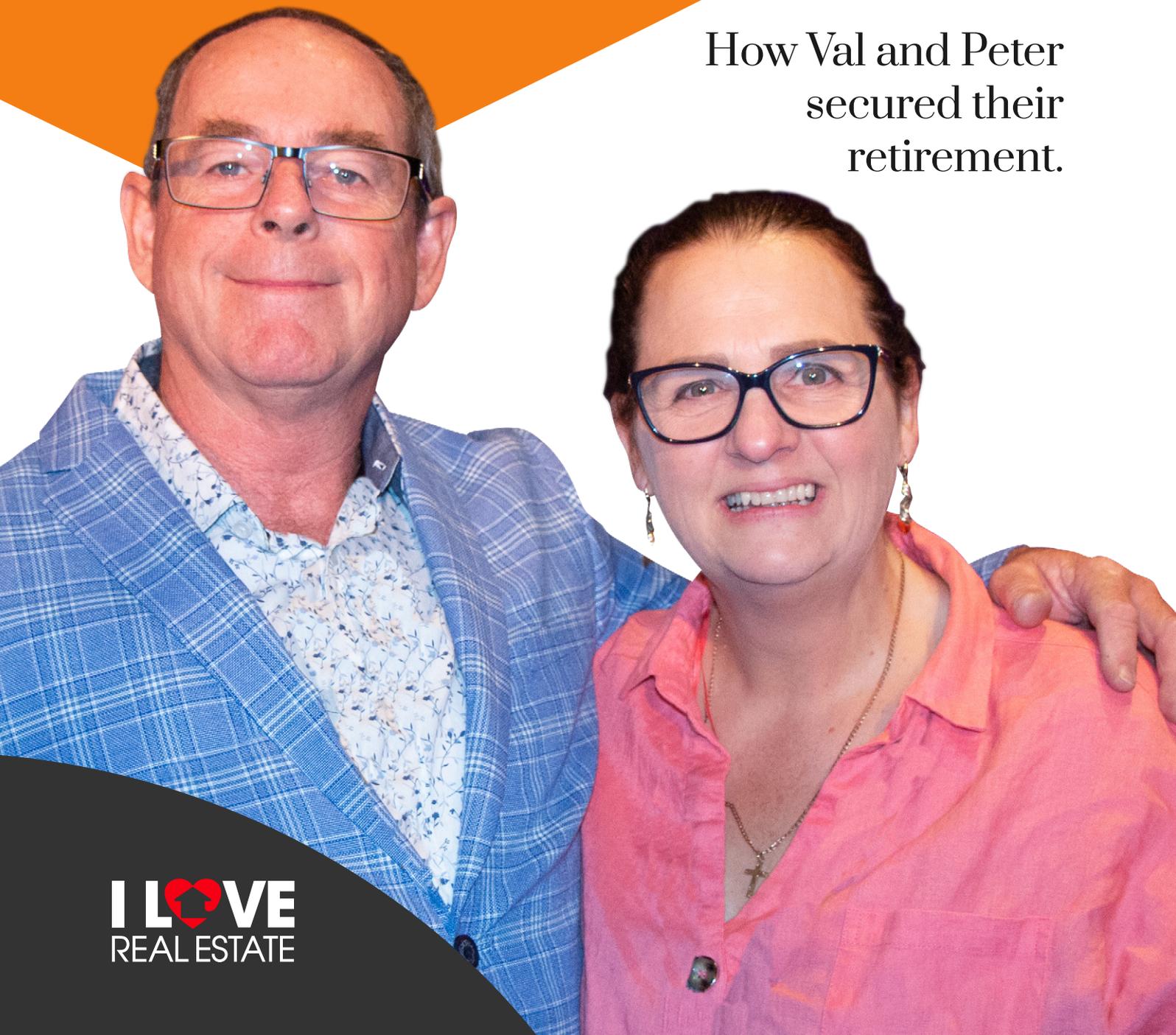


# Never Too Late To Be A Property Millionaire.

How Val and Peter  
secured their  
retirement.



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These student success stories and the results in them were captured at a specific point in time. The real estate market and the investing strategies used to succeed are constantly changing. The achievements and results of these investors may have changed since these stories were recorded.

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# A Special Invitation

## **Congratulations on downloading this case study report**

And congratulations on making the decision to create a brighter future for you and your family.

In my opinion, there's no better way to build long term wealth - and create a passive income stream -than property.

Over the years I've helped thousands of people just like you on their road to financial freedom.

I'd like to do the same for you.

Which is why I want to invite you to have a special and unique blueprint call with one of my advisors.

## **On this call, here are the two things that will happen:**

- 1. We'll discover what's holding you back and specifically what your income goals are for the next 12-24 months.**
- 2. We'll map out a plan of action that's tailored for you.**

The call is complimentary.

To take advantage just go here to book a time that works for you:

**BOOK A BLUEPRINT CALL**

Warmly,

*Dymphna.*



# The Retirement **They Deserved**

**Only a few years off retirement age, Val and Peter realised that there wasn't much in the kitty, and they'd have to be working a lot longer than they wanted to. Thankfully, under the guidance of the Platinum Program, Val and Peter landed \$1.3 million in profit in just two deals, and locked in the retirement they deserved.**

Owning your own home doesn't make you rich, as many older Australians know. Val and Peter got together later in life, each fortunate enough to own their own homes - properties they bought way back in the '80s.

However, beyond their principal place of residence, Val and Peter didn't have a whole lot else. Val had spent most of her life caring for her daughter - a beautiful soul with down syndrome - and she had spent many years on Centrelink.

After Peter turned 60, and with Val close behind, they took stock of their savings and super, and realised there just wasn't all that much to go around.

They had worked hard all their lives. How were they going to fund the retirement they felt they deserved?

They knew that the equity they had built up in their homes was valuable - and something that could be used to invest and grow their wealth. However, they didn't know just what they should do with it, and they were scared of losing the little that they had.

“My daughter has Down Syndrome and we were on Centrelink for many years. It really knocked my self-esteem around. But when I met Dymphna, she was just so easy to relate to. It made me think,  
**‘Maybe I can do this too’.**”

# Clear Direction And Strategy

With this in mind they joined the ILRE community, coming first to the Ultimate Program, and then signing up for the close one-on-one mentoring available in the Platinum program.

This gave them a clear direction and strategy, and the resources they needed to execute “professional-level” deals.

These deals have been a game-changer.

In just two joint-venture development deals, Val and Peter have secured \$2.9 million in profit, and have turned their financial situation on its head.

Let’s take a closer look.

“We looked at our figures and thought, **“Geez. We’re going to be working ‘til we drop!”**”



# Deal 1: Hard Knoxville

Inspired and armed with the tools to do a feasibility study, Val and Peter had been watching a property in their neighbourhood of Knoxville that had been struggling to sell.

The vendors had put a price of \$1.5 million on the property, and in six months, they hadn't had so much as a nibble. Val and Peter knew the property had potential. At a huge 1,700 square metres, it clearly had scope for medium density development.

Partnering up with a builder they met through the ILRE community, Val and Peter put together joint venture development strategy and approached the owner, eventually talking them down to just \$1.1 million.

This new purchase price opened up a lot of opportunities. Val and Peter will build six townhouses for \$1.9 million, will sell four and hold two, for a total profit of \$1.7 million, or \$850,000 for each partner.

Suffice to say that Val and Peter were stoked.

“The total profit on this one is almost **\$1.7 million**.  
It's mind-blowing.”



## JV DEAL - KNOXFIELD SIX-TOWNHOUSE DEVELOPMENT

JV with Builder 50/50 -	\$815,000	Est Build Cost:	\$1,900,000
Build 6, Hold 2	Sell 4 @ \$850K	Settlement Mar '20	
Contract Mar '19	\$1,100,000	GRV	\$4,930,000
Dev Costs:	\$300,000	<b>Expected Profit</b>	<b>\$1,630,000</b>

# Deal 2: Play It Again, Sam

On the back of this success, Val and Peter went looking for a similar deal, this time becoming the money partner in a joint-venture with some dear friends they had made in the ILRE community.

They purchased a large property in the suburb of Wantirna, and the working-partner couple will live in the house while the development plans go through council.

Purchased for \$755,000, they will build another four townhouses for a cost of \$1.3 million. With an end value of \$3.6 million, this deal will create \$945,000 in profit.



1023 sqm  
(approx.)

WANTIRNA PPR/DEVELOPMENT	
Purchased:	\$755,000
Build Cost:	\$1,600,000
Dev Costs:	\$300,000
GRV	\$3,600,000
<b>EXPECTED PROFIT</b>	<b>\$945,000</b>

“When we saw what was possible, **we got a little over-excited.** But the Coaches kept our feet on the ground.”

# How Quickly Things Turn Around

In a few short years, with the right training and support, Val and Peter have turned their retirement from a constant source of worry, into something they are positively looking forward to.

Not that they intend to rest on their laurels just yet. They've got a taste for development now, and there are still plenty of opportunities to be had.

“Being part of I Love Real Estate has **given us a very clear strategy** and way forward.”

POSITION PRE-DYMPHNA			
Properties	Value	Owing	Equity
Cooper Road PPR	\$850,000	\$150,000	\$700,000
Mansfield Court PPR	\$850,000	\$220,000	\$630,000
<b>Total</b>	<b>\$1,700,000</b>	<b>\$370,000</b>	<b>\$1,330,000</b>

POSITION POST-DYMPHNA				
Property	Value	Equity	Uplift	4yr Cashflow
Cooper Road PPR	SOLD	\$663,310	\$43,000	-
Mansfield Court	SOLD	\$722,000	\$2,500	\$103,717 (4yr)
Apartment - G08	Sold	\$21,000	-	\$30,227 (2yr)
Apartment - 108	Sold	\$31,000	-	\$30,227 (2yr)
Apartment - 109	Sold	\$10,000	-	\$30,940 (2yr)
Apartment - 101	Sold	\$35,000	-	-
Apartment - 212	Sold	\$39,000	-	-
Clyde St Tas	\$330,000	\$72,000	\$7,000	\$35,000 (2yr)
David St	\$1,400,000 (Jv)	\$400,000 (Jv)	\$7,000	-
Hibiscus St	\$980,000 (Jv)	\$225,000 (Jv)	\$1,000	-
<b>Total</b>	<b>\$2,710,000</b>	<b>\$2,218,310</b>	<b>\$60,500</b>	<b>\$307,899 (4yr)</b>



## Free Blueprint Call With an I Love Real Estate Advisor

If you'd like to chat with one of my team and map out a plan for your financial future, just click the link below.

During your chat, your advisor will help identify what's holding you back and get clearer on your income goals for the next 12-24 months.

On top of that, you can expect to walk away with a plan of action tailored for your unique situation.

[BOOK A BLUEPRINT CALL](#)

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REAL ESTATE

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