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VIC

Local Government Area Statistics Report Suburban Brisbane

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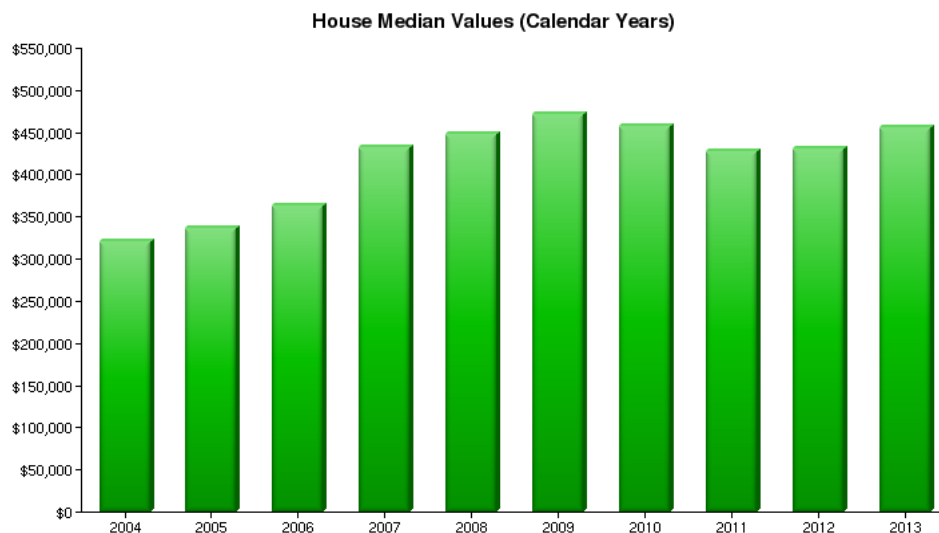
Testimonial

"Like most people, I did my homework with the packages Jane was suggesting and I sought information from the same lender as suggested by Jane. The information Jane provided was more current than the lender itself gave me and by far more user-friendly!"
Nicholas Geelong Vic

"An excellent service all round - not just the assistance in choosing the right loan, but also in guiding me through the process to settlement. A great experience that took the stress out of loan selection and application. No question was too simple or silly - just very friendly and helpful." Jane, Leichardt NSW

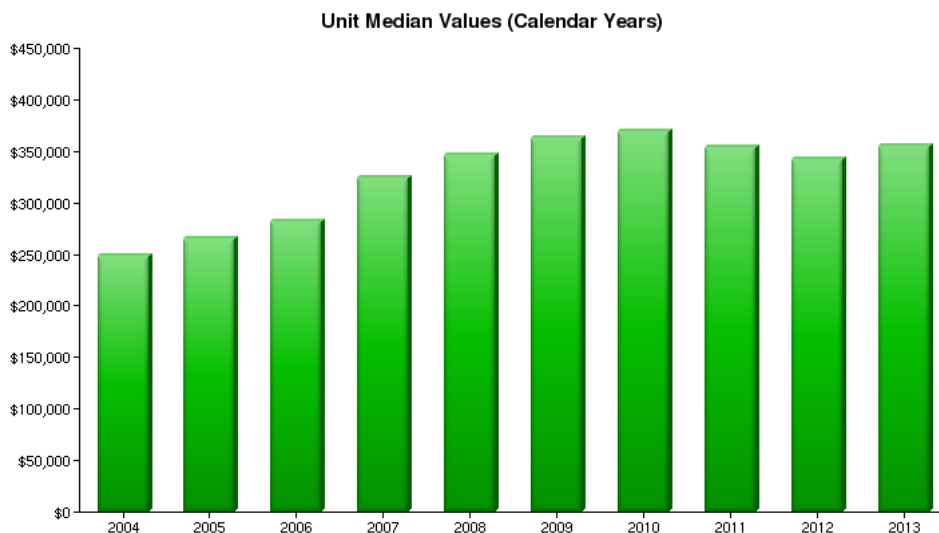
Median Values (Houses)

The following chart illustrates the median value for houses in SUBURBAN - BRISBANE.



Median Values (Units)

The following chart illustrates the median value for units in SUBURBAN - BRISBANE.



Capital Growth & Median Values Summary

| | House | | Unit | |
|-----------------------|--------------------------------|----------------------|--------------------------------|----------------------|
| Local Government Area | 10 Year Average Capital Growth | Current Median Value | 10 Year Average Capital Growth | Current Median Value |
| Brisbane City | 4.6% p.a | \$545,500 | 4.8% p.a | \$385,000 |
| Gold Coast City | 3.3% p.a | \$501,000 | 2.4% p.a | \$316,000 |
| Ipswich City | 4.7% p.a | \$292,000 | 6.9% p.a | \$234,000 |
| Logan City | 4.5% p.a | \$343,000 | 5.2% p.a | \$222,000 |
| Redland City | 3.3% p.a | \$439,000 | 4.3% p.a | \$312,000 |
| Somerset Regional | 6.3% p.a | \$264,000 | 6.3% p.a | \$315,500 |

Rental Summary

| | House | | Unit | |
|-----------------------|------------------------------|---------------------|------------------------------|---------------------|
| Local Government Area | 10 Year Average Rental Yield | Current Median Rent | 10 Year Average Rental Yield | Current Median Rent |
| Brisbane City | 4.2% p.a | \$495 p/w | 5.1% p.a | \$405 p/w |
| Gold Coast City | 4.6% p.a | \$500 p/w | 5.5% p.a | \$370 p/w |
| Ipswich City | 5.3% p.a | \$320 p/w | 5.6% p.a | \$265 p/w |
| Logan City | 5.2% p.a | \$380 p/w | 6.1% p.a | \$285 p/w |
| Redland City | 4.5% p.a | \$440 p/w | 5.6% p.a | \$365 p/w |
| Somerset Regional | 5.9% p.a | \$280 p/w | 5.2% p.a | \$305 p/w |

Average Total Returns Over Last 10 Years

| Local Government Area | Average Total Return Houses | Average Total Return Units |
|-----------------------|-----------------------------|----------------------------|
| Brisbane City | 9.1% p.a | 10.3% p.a |
| Gold Coast City | 8.2% p.a | 8.1% p.a |
| Ipswich City | 10.5% p.a | 13.0% p.a |
| Logan City | 10.1% p.a | 11.9% p.a |
| Redland City | 8.1% p.a | 10.3% p.a |
| Somerset Regional | 12.7% p.a | 12.0% p.a |

House Price Capital Growth Ranked High to Low

| Local Government Area | Capital Growth Jan 2011 - Dec 2011 | Capital Growth Jan 2012 - Dec 2012 | Capital Growth Jan 2013 - Dec 2013 |
|-----------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Gold Coast City | -8.2% p.a | -2.5% p.a | 9.8% p.a |
| Ipswich City | -8.9% p.a | -4.8% p.a | 6.2% p.a |
| Brisbane City | -5.0% p.a | -0.5% p.a | 6.0% p.a |
| Redland City | -6.3% p.a | -3.5% p.a | 5.9% p.a |
| Logan City | -5.0% p.a | -3.5% p.a | 4.9% p.a |
| Somerset Regional | -5.5% p.a | 0.7% p.a | 2.4% p.a |

Unit Price Capital Growth Ranked High to Low

| Local Government Area | Capital Growth Jan 2011 - Dec 2011 | Capital Growth Jan 2012 - Dec 2012 | Capital Growth Jan 2013 - Dec 2013 |
|-----------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Somerset Regional | -2.6% p.a | -0.4% p.a | 14.3% p.a |
| Ipswich City | -6.6% p.a | -12.3% p.a | 11.6% p.a |
| Redland City | -4.4% p.a | -7.9% p.a | 5.0% p.a |
| Brisbane City | -3.8% p.a | -3.4% p.a | 4.3% p.a |
| Gold Coast City | -11.7% p.a | -3.7% p.a | 3.4% p.a |
| Logan City | -8.3% p.a | -5.3% p.a | -1.0% p.a |

Definitions of Terms

| Term | What is it? | What does it tell you? |
|----------------|--|---|
| Capital Growth | The capital growth is the growth in house prices over a period of time, expressed in percentage. | Capital growth figures allow you to monitor the performance of different areas or properties over a period of time. |
| Median Rent | The middle number when all the rents being collected are arranged in order. | The median rent tells you how much the rent is for a typical property in an area. |
| Median Value | Residex holds a current value for every property in its database. The median value for any region is the middle value when all values are arranged in order. | The median value tells you what a typical house or unit is worth in an area. By knowing the cost of a typical property in the area, you can judge which areas you can afford to invest in. By looking at the changes in median value over time, you can gain some insight as to how the market is performing. |
| Rental Yield | The rental yield is the amount of rent you can expect to receive in a year, expressed as a percentage of a property's value. (The rental yield is an annual figure.) Rental yield is the annual rent figure divided by the property value figure. | Rental yield figures allow you to compare rental income from areas or properties with different property values. |
| Total Return | A combination of both capital growth and rental income. | Total return figures allow you to compare the investment returns of different areas or properties. |

About Investors Choice Mortgages

Investors Choice Mortgages was voted the 2010 Australia's Best Mortgage Broker by the 21,000 online readers of Your Investment Property magazine

Other Reports to Help with Your Decision Making

Residex provides a wide range of reports to assist in identifying the right price for a property and the areas which are most likely to provide quality rent and capital growth returns.

| Report | Description |
|--|--|
|  | <p>The Residex Report can help you make more profitable real estate purchase and sale decisions by understanding key market drivers. To get the best returns you need to buy property at the right time, in the right place and identify when you should sell a particular property.</p> <p>This Report contains detailed market commentary on factors affecting house and unit pricing including historical capital value, and rental price growth on every suburb in the state. Predictions are included on a regional basis. Key concepts are explained in The Report along with guidance on how to use it.</p> |
| <p><i>“...the average performing unit from a region in the Report out-performed the Australian average unit return by over 36%”</i></p> | |
|  | <p>The Best Rent Report is ideal for investors looking to reduce out-of-pocket costs without compromising on capital growth. This Report can help you grow your portfolio quicker through stronger cash flow.</p> <p>Each Report contains the best 100 predicted suburbs based on rental returns, capital growth predictions over five years and qualitative research. Analysis of the 2006 Best Rent Report in December 2011 showed that the average performing unit from a region in the report out-performed the Australian average unit return by over 36 per cent. On a unit valued at \$400,000, a total return of over \$300,000 was proven; a \$110,000 improvement over the return on the average Australian Unit for the same time-frame.</p> |
|  | <p>For investors looking for the best growth areas the Top 100 Predictions Report provides detailed market information and predictions on the Top 100 suburbs which are predicted to have annual capital growth in excess of four per cent over the next eight years. This allows investors to narrow down purchase options and to make sure they don't sell a particular property before a period of expected growth.</p> <p>This Report contains detailed market information including forecast growth rates for the top 100 suburbs.</p> |
|  | <p>The Renovators Top 100 Report will help you determine the best suburbs to profit in through renovating residential property. Older suburbs with a wide spread of values are one of a range of factors that Residex uses to identify suburbs to focus on. Strong forecast capital growth is another factor utilised in selection as is future demand, which is critical to maximising capital returns. Buying the worst house in the best street in the best suburb has never been easier. Once you have decided on a suburb to renovate in by using the Renovators Top 100 report or by conducting your own research, finding the streets within a suburb likely to produce the best return is paramount. The Renovators Suburb Report gives a street by street analysis showing street median prices and ranges of values. The Report also provides guidance on how much to spend on renovations in a particular street to maximise your returns and avoid overcapitalising.</p> |
| <p>For more information visit www.residex.com.au</p> | |

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