

# SECRETS OF SUCCESSFUL PROPERTY INVESTORS

VOLUMES

1

**REVEALED**

18 Amazing Stories Of People  
Who Have Changed Their Lives

DYMPHNA BOHOLT



## **Disclaimer**

The information in this book is based on my own personal journey. You should not rely upon any information or example in this book as being relevant or applicable to your particular situation. This book is not meant to provide legal or financial advice and should not be relied on to do so.

The opinions stated in this book are Dymphna Boholt's personal views and are not intended to be a text on the legal and financial aspects of property investing and should not be relied on as such.

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All figures and statistics recorded in the book are accurate at the time of publishing however may be subject to change.

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## Introduction

The Australian real estate market remains full of challenges for property investors but as you will discover in this book, there's opportunities to be found in every market.

You'll read about Basia, a mother of four who made a million-dollar profit out of a single deal in Perth – even though economists were telling her that Perth was a 'disaster market'.

You'll also read about Natasha, and Sanjeev and Illa, who leveraged cheaper deals in regional areas – places that 'smart' investors wouldn't touch. This strategic focus on entry-level properties has allowed these people to get their portfolios cranking and create full-time careers for themselves and their families.

You're also going to read about Dan and Leanne, who created a \$92,000 per annum turnaround in their cashflow position, and Peter and Kerrie, who went from losing \$100,000 a year, to making \$100,000 a year – all while 60 Minutes was scaring the pants off young investors.

So, yes, there still isn't a lot of sparkle in the headline numbers. But with every challenge there is opportunity, and the amazing success stories you're going to read about in this publication are proof of what you can achieve if you have the passion, education and correct mindset.

Oh, and while you read these success stories, I want you to pay attention to one more thing: that financial transformation often goes hand-in-hand with profound personal transformation. Each story features someone who decided to take their life in a new direction. They decided to re-write their story about who they are, what they deserve and what they can achieve.

You'll read about women like Desley, a life-long farmer who had never even filled out a tax return. With our help, she was able to generate a \$160,000 yearly tax-free income for her and her family. You'll also meet

women like Christine, a mother of seven who escaped from an abusive relationship. Despite her husband's attempts to erode her sense of self-worth, Christine took charge of her financial situation and found a way forward for her children.

Behind these heroic success stories is the incredible I Love Real Estate (ILRE) community. Essentially, it's a group of people who believe that change is possible, who will support anyone looking to live a more courageous life, and that celebrate your victories – with two champagne glasses in tow.

This is my community and I couldn't be more proud of it.

In closing, I'd like to say one last thing about the stories you're going to read on the following pages. These success stories belong to my students and were shared with us at various I Love Real Estate events. I didn't pay the students to share their stories and I've taken them at face value. I haven't verified their accuracy or done any forensic accounting on the numbers and their deals.

It's also important to note that individual portfolios are constantly changing, as many of these students are active investors. This means that their equity, debt and cashflow positions are likely to have changed since the release of this publication. That's the nature of investing and real estate.

And while these stories are fantastic, I don't want you to think that they're 'special'. I genuinely believe that anyone can achieve these kinds of results – as long as you're willing to study hard, have a passion for what you do and are open to growing and becoming a new person. We've got the tools and resources you need but the rest is up to you.

Details of upcoming events can be found on my website: [www.iloverealestate.tv](http://www.iloverealestate.tv)





## Liam & Kelly

**An untapped niche gave these newlyweds  
the perfect strategy for success!**

When Kelly and Liam came to the I Love Real Estate community, they both already owned one property each.

Unfortunately, both properties were bought at the height of the mining boom and had gone backwards since then to the tune of around 35 per cent. In dollar terms, they were around \$200,000 behind the equity 8-ball.

Both houses were in Mackay in Queensland and there was a glut of four bedroom houses in the area which anyone could rent for \$200pw, but what they did find in their research was that there was a demand for small spaces and fully furnished rooms in the area.

In fact they found that while you could rent a whole four bedroom house in the area on a twelve month lease for just \$200 a week, people would happily pay \$150 per room if it's fully furnished and some of the amenities are included.

So their first move was to furnish Liam's place to help with cash flow. With their strategy of going fully furnished they were able to completely fill every room very quickly.



**LIAM'S PPR**

- Completed renovation
- Painted outside
- Built-in downstairs
- Rented spare rooms 3x \$150pw

## Deal 1: Mortgagee in possession

Kelly and Liam found a house listed at “offers over \$110,000” but with the market not moving and the mining boom well and truly over, no one was buying so they were able to pick up the house for just \$85,000.

Since they were working full time they dedicated themselves to working on the property in the evenings after work and on the weekends.

Kelly was keen to know whether renovating a house would pay them as well as their jobs so they kept meticulous records of every hour they worked on the deal. All up they spend 513 hours working and renovating this deal and it cost them \$19,500.

*“When you’re getting positive cash flow and you’re able to redraw on the equity, you don’t have to sell.”*

---

Once it was completed, the revaluation came in at \$140k and using the same strategy of renting by the room fully furnished, they were able to create \$6,000 a year positive cash flow.

When they worked out the numbers based on the redraw, it turned out that they got paid a bit more than their jobs, but with each new deal they got faster and better at their workflow as you’ll see.



#### **DEAL 1 POST ILRE**

- |                        |                       |                        |
|------------------------|-----------------------|------------------------|
| • Purchased: \$85,000  | • Revalued: \$140 000 | • Redraw: \$44,000     |
| • Renovation: \$19,500 | • Rent: \$320pw       | • Cash flow: \$6,064pa |

### **Deal 2: another mortgagee in possession**

They were able to buy another similar two-bedroom property for \$80k not far from the first one. This time the reno cost \$10,500 and they only spent 340 hours. The revaluation came in at \$160,000 giving them another \$64,000 to redraw for the next deal. Rented out by the room this property brings them another \$5612 per annum (pa).

<b>BEFORE</b> 	<b>AFTER</b> 	
<b>DEAL 2 POST ILRE</b>		
<ul style="list-style-type: none"><li>• Purchased: \$80,000</li><li>• Renovation: \$10,500</li></ul>	<ul style="list-style-type: none"><li>• Revalued: \$160,000</li><li>• Rent: \$300pw</li></ul>	<ul style="list-style-type: none"><li>• Redraw: \$64,000</li><li>• Cash flow: \$5,612pa</li></ul>

Settling into their groove with this strategy they went back to the complex where the first deal was only to find:

### Deal 3: A deceased estate

When they talked to the relatives and found they wanted to sell, Kelly and Liam offered them \$92,000 prior to auction. The vendors rejected this saying they wanted \$200,000 for the property (even though it was similar to the first deal that they landed for \$85,000).

On auction day no one bid on the property and the vendors begged them to put in a bid, which they did, for \$87,000 (\$5,000 less than their original offer).

*“You’ve got to look for what your market needs  
and provide that.”*

---

This time the reno cost them \$11,250 and they did the whole thing in just 220 hours.

Like the others the revaluation came in at \$160k giving them, in this case, a redraw of \$58,400 to use for the next one and a cash flow of \$7619 pa.

<b>BEFORE</b> 	<b>AFTER</b> 
<b>DEAL 3 POST ILRE</b> <ul style="list-style-type: none"><li>• Purchased: \$87,000</li><li>• Revalued: \$160,000</li><li>• Renovation: \$11,250</li><li>• Rent: \$350pw</li><li>• Redraw: \$58,400</li><li>• Cash flow: \$7,619pa</li></ul>	

While this last deal was happening, the tenants at Kelly's place turned bad and Kelly had to get them evicted. They left the place in a terrible state of disrepair which means that this became their next project.

Since it was in the same area, they applied the same winning formula they had used for all the others: renovate, furnish, rent. Because this property was bought at the height of the market, the increased rent lessened the burden of the negative cash flow but it's not quite enough to make it positive, yet.

When they got serious, they decided that their future was more important than socialising and hanging out with their mates. Fitting in four renovations in less than 12 months cannot be done without some sacrifice, but at the end of the 12 months they are in a much better position than before and have passive income to boot.

When they started this process, they did Dymphna's "Peg in the sand" goal setting journal, and after seeing all the things they wanted for their lives Liam, decided not to wait on one of them. He asked Kelly to marry him.

*"You can have excuses or you can have results."*

---

So, to add to a full-time job for each of them and renovating four properties in the last 12 months, they also got married! When two people have the same focus and passion, and are moving in the same direction, you just know it's going to be the perfect match.

**PRE-DYMPHNA**

- Equity: \$36,000
- Cash flow negative: -\$25,000 pa

**POST-DYMPHNA**

- Equity: \$250,000+
- Cash flow positive: \$17,000 pa



## Neil

**“I dodged a bullet”: How a property investor survived being sued and created a million dollar’s worth of equity in just two years.**

Neil had a substantial property portfolio but, like many Australians who had fallen into the negative gearing trap, it was costing him \$20,000 a year to hold on to it. When he was sued and almost lost everything, he realised there had to be a better way. In just two years, he has made his portfolio and wealth ‘bulletproof’, while completely turning his portfolio around.

In 2008, Neil and his family were sued. Neil had rented one of his investment properties to three women with disabilities and they had a carer who visited occasionally. One day, as the carer negotiated a situation with two of the tenants, she fell off the back steps and hurt her back. As an ‘uninvited guest’ in the eyes of the law, she decided

to take Neil to court, engaging the services of a no win – no fee lawyer. The case took a strain on Neil's family and was a constant source of stress. Neil and his wife, Anthea, had their personal belongings packed up in boxes because they thought they were about to lose it all.

It came down to the crunch at a compulsory mediation, which included the government agency that the carer worked for. In a safety assessment that had been undertaken on the stairs, it was found that a handrail needed to be put in place.

At the time of the accident, the stairs had a handrail. The lawyers argued that the assessment called for a second hand rail. However, Neil was able to present a receipt that showed that he had put in the existing handrail after the safety assessment had been done. The government still tried to pressure him to contribute to the settlement, but Neil held his ground. In the end, he didn't need to contribute anything to the settlement, although the process cost him around \$10,000.

*“I think that lawyer looked me up and took one look at my portfolio and said, ‘Yep, there’s money here. Let’s go for it’.”*

---

This was a wake-up call that Neil needed. With his portfolio costing him money each year, he knew there had to be a better way of doing things.

When a friend introduced Neil to Dymphna Boholt, it lit a fire in him and Neil threw himself into education. He attended 43 events in just over two years – and his commitment has paid off. Neil has restructured his portfolio, increased his equity by more than a million dollars and has created an expected \$63,000 a year in passive income.

This is Neil's story.



## Securing asset protection

Like many investors, Neil made the mistake of putting the properties in his portfolio under his name. This meant that all of the properties would be at risk if he was to be sued. In fact, as Neil found out, without the proper defences in place, he was an attractive target for litigation.

*“You think, ‘Oh, that won’t happen to me.’ But it does.  
You really have to protect yourself.”*

---

Neil was relieved to find that Dymphna Boholt is one of Australia's leading experts on asset protection. He used the templates and legal support on offer through the I Love Real Estate community to restructure his portfolio into trusts and created a defensive wall around his assets.

After the stress of being sued and the prospect of losing everything, Neil and his family have found peace of mind.

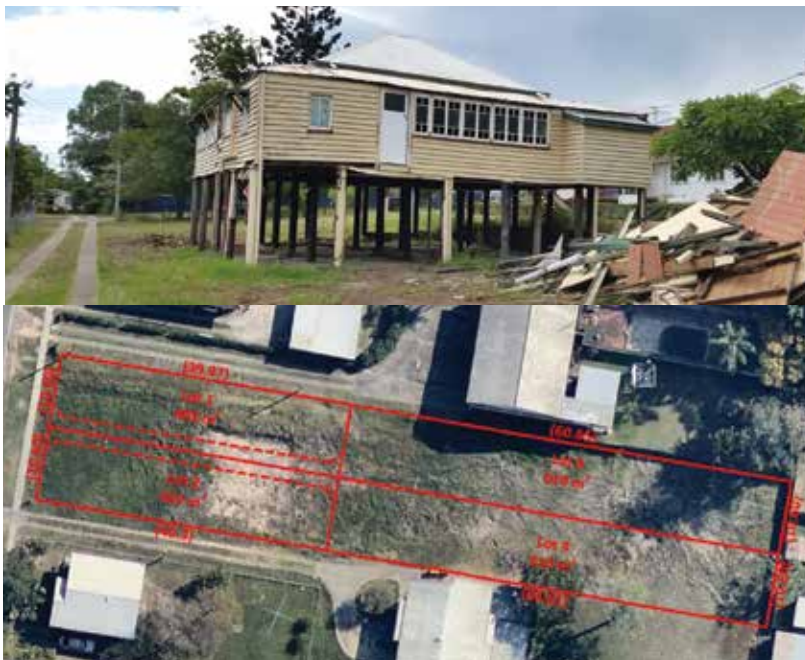
## Deal 1: Create four blocks out of one

While inspecting his portfolio with the ILRE mentors, Neil realised that one of his properties in the Brisbane suburb of Salisbury had serious potential. As a large block with a single Queenslander, it could be subdivided into four separate blocks.

As a large sloping block, Neil realised that he could get more for each block if he put in a retaining wall and levelled the blocks out. He's always looking for a way to save money, so he decided to build the wall himself – all 100 metres of it! He even roped his wife and kids into helping him lift in 100 concrete sleepers – at 80 kilograms each.

Neil also decided to do the perimeter fences himself, which stretch 200 metres and comprise of 50 posts and thousands of palings. However, his mentors have encouraged him to outsource and leverage, especially when there's a huge profit in the deal already.

All done, the blocks are worth more than \$400,000 each and with his costs – including the original purchase and subdivision which were around \$800,000 – it leaves Neil with a tidy profit of \$811,000.



### DEAL 1: CREATE FOUR BLOCKS OUT OF ONE

Cost of DA and preparing land for development	\$20,000
Cost of all work on subdivision	\$313,500
Costs of borrowing the money	\$68,400
Sale costs (Builder Broker, legal, etc)	\$25,950
Original Loan to buy the property	\$429,000
<b>Total cost of the deal</b>	<b>\$856,850</b>

Lot 1 (402m) sold price	\$410,000
Lot 2 (402m) sale price	\$405,000
Lot 3 (610m) sold price	\$428,000
Lot 4 (610m) sale price	\$425,000
Total price of 4 lots	\$1,668,000
<b>Profit after costs</b>	<b>\$811,150</b>

## **Deal 2: Refreshing a rental property**

While the profit on his first deal was fantastic, Neil still hadn't sorted out his cashflow situation. Luckily, his education had given him fresh ways of looking at property, so he went back to a four-bedroom rental that he owned and decided to turn it into a five-bedroom rooming house.

The property had a large lounge room which he converted this into two bedrooms and turned one of the other bedrooms into a lounge. He then put code-locks on the doors instead of keys, and put televisions in every room.

These changes cost Neil \$22,000 and after expenses, this property now makes him more than \$25,000 a year in passive income.

## **Deal 3: The old PPR becomes a cash cow**

Following the success of his previous rooming house deal, Neil decided to revisit his old home, which had become a five-bedroom rental. The bedrooms in this property were very large, and Neil has decided to add ensuites to each of the rooms to increase their earning potential.

*"I'm not sure what my next deal will be, but I've made such great contacts in the Platinum Program that I've become a money partner in a number of other people's deals."*

---

This project is nearing completion and has cost Neil \$145,000. However, it will become a tidy little earner, pulling in more than \$75,000 a year, creating almost \$40,000 a year in positive cash flow.

## No price on peace of mind

Neil and Anthea feel much more confident about their financial situation. They can sleep with peace of mind knowing that their portfolio, their wealth and their family's future can no longer be taken away from them.

Neil has also found a new sense of purpose. He loves the community he has found through ILRE and the Platinum Program and he's excited to start working on deals with other people.

*"In the beginning, it's all about the money  
but after a while, you realise what's important: the giving  
[and] the sharing. Together, we can do so much more  
than we can as individuals."*

---

PRE-DYMPHNA			
Property	Value	Equity	Cashflow
House 1 (PPR)	\$1,000,000	\$1,000,000	\$0
House 2 (GD)	\$900,000	\$500,000	-\$9,040
House 3 Subdivision	\$1,000,000	\$571,000	-\$6,620
House 4 (40 H)	\$650,000	\$480,000	-\$1,500
House 5 (42 H)	\$500,000	\$346,000	-\$3,420
<b>Total</b>	<b>\$4,050,000</b>	<b>\$2,897,000</b>	<b>-\$20,580</b>
POST-DYMPHNA			
*Projects in Progress			
Property	Profit	Equity	Cashflow
House 1 (PPR)	\$1,000,000	\$1,000,000	\$0
House 2 (GD)*	\$900,000	\$500,000	+\$39,440*
House 3 Subdivision	\$0	\$1,240,000	\$0
House 4 (40 H)*	\$650,000	\$480,000	+\$27,000*
House 5 (42 H)	\$500,000	\$346,000	-\$3,420
<b>Total</b>	<b>\$3,050,000</b>	<b>\$3,566,000</b>	<b>+\$63,020*</b>



## Jenny

**The baby didn't stop her: How one woman made a million dollars in four years, all while having her first child.**

Jenny's story is proof that passion, persistence and hard work always pay off. Over the last four years, Jenny has thrown herself into the education and resources available in the I Love Real Estate (ILRE) community and has achieved some truly inspirational results.

Jenny increased her personal equity by close to a million dollars and built a passive yearly income stream of \$63,000 – all while welcoming her first child into the world. This is her story.

Starting out like most 'novice' investors, Jenny had purchased a negatively geared investment property. When she joined Dymphna

Boholt's program, she had \$180,000 worth of equity in her principal place of residence and a single investment property.

After joining ILRE, Jenny became incredibly inspired and started to 'live and breathe Dymphna', watching the DVDs on repeat and placing sticky notes all over her house.

*"The equity didn't come from the market, but by saving what we could and not having avocado on toast."*

---

Next, Jenny arranged meetings with everyone she knew who was involved in the property business: builders, town planners, civil engineers, finance specialists and other investors.

Two years into her journey, Jenny became a mother for the first time. This gave her even more motivation to gain financial independence. With utter determination, she attended the Platinum Program with her baby daughter strapped to her chest.

Over the last four years, Jenny has negotiated seven deals and created almost a million dollars worth of equity and over \$60,000 worth of passive cash flow. Here is how she did it.

*"Signing up for the Platinum Program I was thinking, 'What the heck have I just done!' Luckily everything that was promised at the introduction events was actually delivered tenfold".*

---

## **Deal 1: A comfortable renovation**

Jenny's first deal was a relatively small renovation on her existing investment property. She spent \$40,000 on a renovation, which lifted the property's value by \$155,000. This made the property cash flow positive to the tune of \$7,500 a year.



### RENOVATION OF PROPERTY 1

Property Value	\$300k
Renovation	\$40k
<b>End Value</b>	<b>\$495k</b>
<b>Uplift</b>	<b>\$155k</b>
<b>Cashflow</b>	<b>\$7,500</b>

## Deal 2: A second comfortable renovation

Next, Jenny set her sights on putting her PPR to work. Learning from her first deal, Jen was able to keep the renovation costs low at \$50,000, which clocked in an impressive \$250,000 worth of extra value.



### RENOVATION OF PROPERTY 2

Property Value	\$450k
Renovation	\$50k
<b>End Value</b>	<b>\$750k</b>
<b>Uplift</b>	<b>\$250k</b>
<b>Cashflow</b>	<b>PPR</b>

### Deal 3: A little love for big returns

Jenny then purchased her first deal: a stylish house in the holiday town of Mooloolaba, QLD. Honing her renovator's skill set and the knowledge gained in the Quantum Program, she spent just \$5,000 on renovations and \$1,000 on furniture. This was enough to increase the property's value by \$109,000, and it now puts \$10,000 a year in her pocket.



#### HIGH-YIELD FURNISHED MOOLOOLABA

Purchase Price	\$280k
Renovation & Furniture	\$6k
<b>End Value</b>	<b>\$395k</b>
<b>Uplift</b>	<b>\$109k</b>
<b>Cashflow</b>	<b>\$10k</b>

### Deal 4: A first build and a baby bump

Jenny soon set her sights on something a little more 'complex' – a construction project in Kuluin, QLD. Jenny had a dual-occupancy title and wanted to add a new house next to the existing house.

During this time, Jenny found out she was pregnant with her first child, but that didn't slow her down. The construction was expected to take four months but it ended up taking just seven weeks. This landed the deal ahead of schedule, right as Jenny was going into labour.

This deal created a profit of \$120,000, which was double what Jenny had projected.





### CONSTRUCTION DUAL-OCCUPANCY

Purchase Price	\$325k
Renovation	\$40k
Costs	\$91k
Build	\$222k
<b>New House sale</b>	<b>\$435k</b>
<b>Original House sale</b>	<b>\$363k</b>
<b>Profit</b>	<b>\$120k</b>

## Deal 5: Delivering strata

Jenny's next deal was a duplex with strata title, which proved to be a massive learning curve. The deal gave Jenny an equity gain of \$150,000, which she remembers as 'a pretty good baby bonus'. A healthy passive income of \$26,000 was also perfectly timed for her growing family.

## Deal 6: Divide and conquer

After gaining momentum and increasing confidence, Jenny's next move was to subdivide a larger block of four units with strata title. To do this, Jenny channelled a piece of advice she heard at one of Dymphna's boot camps: "If you really want to get a good deal, you've got to start talking to people and you've got to start knocking on their doors".

*"I was walking into the delivery room, I had my baby bag in one hand, and the strata titling folders in the other."*

And that's exactly what she did. The first person Jenny asked was willing to sell his property. Jenny walked away with a \$350,000 increase in equity and \$10,000 in cash flow.

## **Deal 7: Airbnb bonus**

For her next deal, Jenny suggested placing her friend's vacant holiday home on Airbnb. In exchange for her work, she would take a 25 per cent return on the income generated by holiday letting, which won Jenny an extra \$10,000 a year.

*“So there’s absolutely nothing that I really need to do except, count the cash that comes in.”*

---

## **The sky’s the limit**

Jenny's newfound expertise, network and passion haven't gone unnoticed. She was recently invited to be part of a development collective. As part of this collective, Jenny is in the early stages of multiple projects on the Sunshine Coast, QLD.

One of these projects is a 65-lot subdivision with an estimated profit of \$1.96M. This is in the advanced planning stages and the group have their sights on an 85-unit residential apartment block with five commercial shops – with a projected profit of \$10M!

*“Stop sitting on the fence. Educating yourself is the key to making it happen. You can never go wrong when investing in your own knowledge.”*

---

Aside from her newfound skill set and financial freedom, one of the highlights for Jenny and her husband has been paying it forward. In 2018, they advertised their beachside property for free to farmers who'd had a tough time during a recent drought.

For this young family, their success has been made sweeter through their willingness to share it with others.

<b>PRE-DYMPHNA</b>	<b>Value</b>	<b>Equity</b>	<b>Cash Flow</b>
Property 1	\$300,000	\$100,000	Negative
Deal 2 Reno PPR	\$450,000	\$80,000	Negative
<b>TOTAL</b>	<b>\$750,000</b>	<b>\$180,000</b>	<b>\$0</b>

<b>POST-DYMPHNA</b>	<b>Profit</b>	<b>Equity</b>	<b>Cashflow</b>
Deal 1 Reno Prop 1	\$155,000	\$155,000	\$7,500
Deal 2 Reno PPR	\$250,000	\$250,000	-
Deal 3 Reno & Style	\$109,000	\$109,000	\$10,000
Deal 4 Reno&Const	\$120,000	\$120,000	-
Deal 5 Reno&Const	\$150,000*	\$150,000*	\$26,000*
Deal 6 Sub/Strata	\$570,000*	\$350,000*	\$10,000*
Deal 7 Airbnb Management	-	-	\$10,000
<b>Total</b>	<b>\$1,354,000</b>	<b>\$1,134,000</b>	<b>\$63,500</b>
(* Expected on completion)			

## **Free Gift 1**



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## Mary

### Moonlighting Mary: how one woman made \$800,000 in less than two years ... without quitting her day job!

Mary was a successful executive in Sydney who was rapidly reaching burnout. She was managing more than 120 staff, which was taking a toll on her health and her mortgage was through the roof. After moving to Adelaide, joining the I Love Real Estate Community and implementing joint-venture strategies, Mary has turned her life and her finances around.

This is how she did it.

Mary hit a turning point in her life when her mother was diagnosed with rapid-onset motor neuron disease. During this time, Mary painfully watched her mother spend her remaining days fretting over finances.

With nothing but a house to her name, her mother was asset-rich but cash flow poor. As a result, Mary resolved to live on her own terms and aspired to take her finances into her own hands.

Mary knew that if she wanted to grow her wealth quickly she'd need help. Even as a successful executive in Sydney, she'd been trading time for money. After reading Robert Kiyosaki – author of Rich Dad, Poor Dad – Mary knew this had to change. She wanted to leverage other people's money, skills, and energy.

*“I suppose this is what everyone aspires to: marriage, kids, the big house, the high-flying job. But I just felt frazzled. I was burning out.”*

---

In this regard, joint ventures were a natural fit for Mary's goals. They also dovetailed well with her natural collaborative style. As a twin, she says she was practically born into a joint venture.

By teaming up with a number of 'money partners', Mary has been able to move quickly, having completed four deals in less than two years, with two more large deals in advanced stages of development. Together, these deals have created more than \$800,000 worth of profit, with Mary's personal share topping half a million dollars.

### **Deal 1: Nothing but a change in titles**

Mary's first joint venture was a three townhouse unit in Thirroul, south of Sydney. The property is located on the beach and had long-term tenants, but the three townhouses were lumped into a single title.

*“We found a beehive in the roof. Turns out apiarists aren't cheap.”*

---

Mary's strategy was just to simply strata title and separate the units out. The townhouses were initially purchased for \$1.7M and the value of the three properties after strata title is \$2.5M, giving Mary an equity share of \$375,000. Mary plans to hold on to the properties to benefit from the stable rental income.



#### **JV 3 TOWNHOUSES WITH STRATA POTENTIAL**

<b>Purchased</b>	<b>\$1.7M</b>
<b>Rent</b>	<b>\$87,620pa</b>
<b>After Strata value</b>	<b>\$2.5M</b>
<b>Equity Share</b>	<b>\$375,000</b>

### **Deal 2: A quick flip**

Mary's next line of attack was to renovate and flip a house in South Penrith, NSW. She purchased it for \$590,000 as a deceased estate and she spent \$130,000 on renovations. Mary sold the property six months later for \$780,000, leaving her with a profit of \$60,000.

### **Deal 3: A quick split**

Next, Mary went to Brisbane where she found a block that was ripe for a one-into-two subdivision. She purchased it for \$730,000. After splitting the land, she sold one lot for \$450,000 and the other for \$435,000 – all within six months of the initial purchase. That left Mary with a quick profit of \$30,000, even after some unexpected costs associated with asbestos removal.



**JV SPLITTER BLOCK DECEASED ESTATE**

Purch Mar 17	\$730,000
Costs	\$95,000
<b>Lot 1</b>	<b>\$450,000</b>
<b>Lot 2</b>	<b>\$435,000</b>
<b>Profit Share</b>	<b>\$30,000</b>

*“Joint ventures allow you to grow so quickly – whether you’re in as a money partner or as a working partner growing your wealth.”*

**Deal 4: Can we get a granny in there?**

While still in Brisbane, Mary found a very cheap property that wasn't big enough to subdivide but had enough space for a granny flat. She purchased the property for \$289,000, spent \$60,000 on renovations and the construction of the granny flat. Mary made a total equity gain of \$19,000. Mary has decided to hold on to this property, as she receives two rental incomes.





### **RENO AND GRANNY FLAT HOLD CORNER BLOCK**

Purchased	\$289,000
Reno + G'Flat	\$60,000
<b>Rent both</b>	<b>\$26,260pa</b>
<b>Value</b>	<b>\$ 330,000</b>

## **Deal 5: Get the PPR in shape**

With a number of successful renovations under her belt, Mary's next move was to improve her principal place of residence with a number of structural renovations. Her development application was approved in August 2018, so renovations should be currently underway. Thanks to the natural market growth, Mary's PPR has increased the value of her property by \$110,000 – which is just the icing on the cake.

## **Deal 6: Dream bigger**

With her knowledge, passion and experience, Mary has been invited to be part of a development collective tackling a 65-lot subdivision and development in Nambour, QLD. Each member of the collective put in \$100,000 and the land was purchased in March 2018. This development is expected to deliver a profit of \$50,000 profit in less than 18 months.



<b>65 LOT SUBDIVISION JV TRUST BUILD 2 TOWNHOUSES</b>	
Purchased	\$100,000
Timeframe	18 months
Expected Profit	\$ 50,000

Don’t quit your day job

In less than two years Mary has increased her personal equity by more than half a million dollars, without risking any of her own money. What’s more, she has done this without quitting her day job. Mary’s story demonstrates what can be achieved with the right training and a good dose of hard yakka.

*“The resources in this community are amazing;  
there’s always someone to help you.”*

POST-DYMPHNA RESULTS				
Property	JV Profit	Profit Share	Equity	Cashflow
Thirroul	\$750,000	\$375,000	\$375,000	-\$2,091
South Penrith	\$60,000	\$30,000	\$60,000	
Darra	\$60,000	\$30,000	\$30,000	
Caboolture South	-\$19,000	-\$9,500	-\$9,500	\$8,894
PPR (2016)		\$110,000	\$110,000	
Total to Date	\$851,000	\$535,500	\$565,500	\$6,803



## Josh & Juliette

Juliette's 'peg in the sand' was to be there for her kids. Property and positive cash flow made that happen.

With a little creativity and a lot of determination, Josh and Juliette built a property portfolio valued at more than \$4M with \$65K pa rental income in under five years after joining I Love Real Estate.

The deals are now coming thick and fast for them, but it wasn't that long ago that they could barely keep their heads above water. They wanted to get into property, sensing it could be their way out.

Juliette, a mother of four, just wanted to be there for her kids. She didn't want to be tied to the rat race. That was her "peg in the sand". With debts racking up, next to no capital to their name and the banks

continually refusing to release equity on their PPR, they were stuck. However, after attending one of Dymphna's boot camps, Juliette and Josh realised that there was always a way – especially if you had a creative mind and an ability to put in the hard yards.

Taking charge of the body-corporate sinking fund, and buttering up the valuers with brownies, they finally convinced the bank to release \$100K, and it was enough to give them the start they needed. From there, they have gone from strength to strength, getting their hands dirty with very profitable chunk deals, a major subdivision and redevelopment, PPR build and joint venture developments.

There have been many challenges along the way – not the least of which has been the raising of four kids – but they have found their calling. They have now built their dream house and hold a property portfolio over \$4M. Juliette works from home on joint venture developments, enabling her to enjoy her four kids, track toward financial freedom and generate profits enough to share with joint venture partners.

## **Getting creative**

Juliette attributes much of her success to the advice and creative strategies Dymphna gave her along the way. This included words of wisdom on how to convince banks to release equity, how to find off-market deals and how to pick the next boom suburb.

She also knew that to really make this work, she would have to bring all of her goodwill and warm personality into the mix. Many of her success stories were scored on the back of handwritten letters, brownies, beer and cups of tea.

To secure one of her deals, she included a letter to the homeowner explaining she wasn't a hot-shot developer, just a mum. It worked, and with a little swag of deals and some future plans, the Josh and Juliette 'strategically' went out to secure their dream home for themselves. Not only that, they structured the deal in such a way that it has given them \$1.2M of manufactured equity that they could use to go again and again.

## Deal 1: The tight townhouse

During a bubble of first homeowner grants, Josh and Juliette bought a place to live in – a three-bedroom townhouse in North Shore Sydney. It cost them \$500,000 and several years later was still worth \$500,000. They had zero equity in the property and they could see no way to get the property investment ball rolling.

However, at one of Dymphna's boot-camps in 2011, Juliette realised that some of the creative strategies they were being taught could be applied to their situation. Josh became treasurer of the Strata scheme for their complex and they used the sinking fund to make some valuable renovations. Landscaping and painting, sanding the floor, installing an intercom and a brick fence – anything they had spare they threw at the place to increase its value.

After all their hard work, the bank still said it was worth only \$500,000. Fighting off disappointment, Juliette lobbied them, sending before and after shots, paying for another valuation and baking brownies for the valuer until at last they released \$100,000 equity on the property. Following Dymphna's advice, they held on to their Wahroonga townhouse to invest their equity in their next deal. In 2015, they sold it for \$1.11m, giving them a massive \$600,000 in cash profit.



Juliette and Josh started in a townhouse they owned but had zero equity in. With creativity and persistence they made it work.

## **Deal 2: 3 plus 3 equals 21**

With \$100,000 to play with, Juliette went looking for her strategic dream – something that would give them an opportunity to renovate, build and subdivide the land. After being gazumped twice, it finally came in the form of a big 'ugly duckling' block of land four kilometres from the CBD of Newcastle.

Turning two sunrooms into rooms, they transformed the three-bedroom house into accommodation for five students that practically paid for itself.

Flushed with success, they set their sights on building a duplex of two three-bedroom townhouses at the back of the property. However, this proved to be a more arduous than anticipated. They receive 13 objections from neighbours, one of whom was a member of a political party that rallied against the development. As a result, the council rescinded their verbal support for the DA.

Back at the drawing board, knowing she was in over her head, Juliette went in search of a town planner. Another appeal and \$12,000 later, she finally secured permission to build.

The house and block of land was originally bought for \$407,000, plus \$33,000 in stamp duty. The DA, appeal and build cost \$530,000, plus interest of \$66,000 paid for the three years hold. In the end all this expense paid off, the total cost of the venture was \$1,036,000 with a valuation on completion of \$1,360,000, making them \$324,000 in equity and passive income of \$15,000.



### STRATEGY: STRATA SUBDIVISION AND DUPLEX BUILD

Total cost of purchase	\$439,786
Planning and DA	\$17,312
Appeal process	\$11,988
Duplex build	\$529,621
Total costs	\$1,058,743
<b>Sale appraisal on completion</b>	<b>\$1,360,000</b>
Front house rented out as 5 separate rooms to students -	
<b>Rental yield</b>	<b>\$65,000pa</b>

## Deal 3: Partnering Up

As Juliette's hard work was beginning to gain traction and attention, a family member – who unbeknownst to Juliette had saved cash that was sitting doing nothing – approached her with a request for help. The request resulted in a joint venture with an opportunity for commercial and residential, this time in a very 'hipster' part of Newcastle.

They found a solicitor's office with a townhouse duplex attached. The property was bought for \$643,000 (stamp duty included). Although the existing property was cash flow positive from the get-go, Juliette knew from her experience of the last development that they could do better. She is building three storeys with a little shop on the ground floor and four units in the levels above, each with two bedrooms.

This will turn dead money sitting doing nothing into five streams of rental income of more than \$120,000 per year for her investment partner, while Juliette is paid a profit share in the new valuation of the block. From this project, Juliette hunted for another similar deal and found a little cottage right by a transport hub, rezoned for higher density.

This site is being transformed into four storeys with a commercial space below and eight apartments above. Juliette will generate 9 rental income streams for her partner from this venture with income of more than \$230,000, and will share again in the new value of the completed block.

#### **Deal 4: Feeding cockatoos for your dream home**

Juliette's attention now turned to her family, which was 'busting at the seams' of their little townhouse. She set out to search for the perfect place with the aim of finding a 'work-horse, not a trophy.' It also had to be something with financial headroom. With dogged determination, she called agents every week looking for off-market deals, until finally something unlikely emerged.

The property owner was an old hoarder with a special affection for cockatoos. A promise to take care of the mess and continue feeding the hundreds of cockatoos in the backyard, clinched Juliette the deal and secured this wonderfully strategic find.

The property was situated on the periphery of a suburb that was about to boom, and in the first 12 months, the site of the property increased in value by 40 per cent. After demolition and rebuild, the total project cost \$1.604M and is worth \$2.8M, an increase of \$1.2M in equity, giving them the leverage they were looking for.



### **It's only the beginning...**

In the last four years, Juliette and Josh have gone from \$0 to \$1.9M in equity, with plenty of ideas and deals to come. Not only did they transform their lives through Dymphna's Platinum Program, but Juliette has also discovered she has a passion for real estate. She is pumped to spend quality time with the kids, giving a few hours every day to hatching new deals and exploring new investment opportunities.

Stressing that it was always about so much more than the money, Juliette and Josh are convinced that 'the snowball effect' will get behind anyone with enough courage to push through. They are grateful that their success has not only enabled them to provide for their children but also to continue throwing financial muscle behind some fantastic community development projects across developing Asia.

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## Dan & Leanne

**With the right strategies and support, this couple finally gained more financial freedom.**

Dan and Leanne were doing everything 'right': they had good jobs, worked hard and put money aside to grow their wealth. Despite having a substantial property portfolio, they hadn't attained the financial freedom they were seeking. After joining Dymphna Boholt's Ultimate and Platinum Programs, Dan and Leanne streamlined their property holdings into a \$2.8M 'performance portfolio'. This is their story.

Growing up, both Dan and Leanne were taught the rules of the status quo: the only way to get ahead is to get a good education, a good job, put your head down and work hard. After completing university, Dan

worked as a real estate agent only to find that he didn't have enough secure employment for the banks to give him a mortgage. To gain more stability, he got a secure job as a police officer.

With Dan in a profession that 'teaches you to mistrust everyone' and Leanne working in public service, they lived a conservative life. Despite growing to a family of six and creating property portfolio of six, Dan and Leanne were still disillusioned, time poor and stressed. Dan's annual income was \$110,000, which was enough for the family to stay afloat but not enough to truly get ahead.

Attending Dymphna's one-day event kick-started the rapid growth of Dan and Leanne's property portfolio assets. Despite having several investments, Dan lacked professional knowledge and an understanding of the property market. Dymphna's training showed them that they needed to step outside the box.

Dan and Leanne soon realised that there was a better way to accrue wealth and financial security. Using Dymphna's methodology, they streamlined their property portfolio, kept the properties with the most potential, and paid down their debt.

In just a few years, they've successfully reduced their debt from \$1.35M to \$950,000 and increased their equity by \$400,000. They also have asset protection on their \$3M portfolio. With a cash flow of \$30,000, they're just one year away from replacing Dan's income and embracing more financial freedom.

*"After half an hour I was like, 'Oh, my God, this woman [Dymphna] has so much to say that I need to hear'."*

*- Leanne*

---

Most importantly, Dan and Leanne's results have been felt on a deeply personal level. Thanks to Dymphna, they've been able to get their

portfolio working for them and attain the lifestyle they were yearning for. This is how they did it.

## Deal 1: Country coin

Dan and Leanne's first deal was the sale of a property they bought over a decade ago, which sat untouched. They looked at renovating, adding a granny flat and subdividing but a sewer line down the middle of the backyard limited their options.

After completing the training with Dymphna and learning how to do a feasibility study, Dan and Leanne discovered that selling their house in its current condition was the best course of action. The sale netted them a gross capital growth profit of \$187,000.



### DEAL 1: COUNTRY NSW

<b>Profit</b>	<b>\$187,000 gross</b>
– Capital Growth only	

## Deal 2: Gaining confidence and security

Another property gem that Dan and Leanne owned was a block of three units in Armidale, NSW. In early 2017, vacancy rates were rising and they found themselves in a tricky situation.

They wanted to sell and thought they needed to undertake a renovation. However, Dymphna's training showed the effectiveness of a 'partial renovations'.

They spent \$15,000 on a partial renovation and increased the occupancy rate and the rent by \$60 per week for each unit. By getting higher rental income and full occupancy on the units, Dan and Leanne could show that the value of the property had gone up. They sold the units for a seven per cent return on value and a profit of \$183,000.



**DEAL 2: ARMIDALE NSW**

**Overall Capital Growth** **\$183,000**

– Manufactured and Natural

### **Deal 3: A helping hand regains trust**

Through implementing the strategies they'd picked up in the Quantum Program and the sale of their first two properties, Dan and Leanne started to regain control of their lives and finances.

This newfound confidence enabled Dan to help a colleague and enter into a joint venture. Dan's colleague was desperate to retire and was stuck with a property – a five-lot subdivision in rural NSW – that hadn't sold after two years on the market.

The owner hadn't been advised well and was trying to sell the subdivision with a DA approval, even though the plans mandated that a sewer connection was over two kilometres away. This made the sale of the property very unattractive to potential buyers.

With the advice of their mentors in the Quantum Program, Dan and Leanne struck a deal to finance and manage the project, and rework the DA plans into something more practical. All told, their projected profit for this deal will be around \$200,000.



**DEAL 3: JV SUBDIVISION  
ARMIDALE NSW**

**Net profit estimated                      \$200,000 each**

### **Deal 4: Turn a negative into positive**

With their momentum building, Dan and Leanne turned their sights on their principal place of residence, which is positioned on a farm alongside a national park with a beautiful gorge and a waterfall. Although they bought the land with the intention of farming, they discovered that the land is tragically dry, meaning that their home functioned as a lifestyle choice, rather than an investment.

They started thinking outside the box and decided to share their private access to the national park and utilise an approved eco-tourism permit. They've undertaken comprehensive research and plan to build three deluxe eco-cabins which will be cash flow positive to the tune \$66,000 a year.

*"Get out of your box! If there's just one person that gets something out of our journey ... I'd be happy." - Leanne*



**DEAL 4: HOLIDAY CABINS  
HILLGROVE NSW**

Estimated cost                      \$400,000  
ROI:                                      Minimum 22%

**Breaking out of the box**

Having extricated themselves from some tricky deals and streamlined their property holdings into a performance portfolio, Dan and Leanne’s financial future is no longer a cause of stress. They’re confident about future opportunities and Dan expects to leave the police force and replace his income within the next year.

FINAL RESULTS	PRE-DYMPHNA	POST-DYMPHNA
<b>Properties</b>	<b>6</b>	<b>4</b>
Equity (estimated)	\$1,400,000	\$1,800,000*
Mortgage	\$1,350,000	\$ 950,000*
Cashflow (gross)	\$76,000	\$32,760*
<b>Asset Protection Debt</b>	<b>Nil</b>	<b>\$850,000</b>
<b>Confidence &amp; Goodwill</b>	<b>Nil</b>	<b>Loads</b>
<b>Portfolio Value</b>	<b>\$2,467,000</b>	<b>\$2,850,000</b>





## Don & Judy

How one couple doubled their income, quadrupled their equity and gave their kids a place to live – in just four years.

Thirty years ago, Don and Judy Brady lost a daughter to leukaemia. The experience of that tragic loss has driven them to provide their three children with the best life possible and to be a rock that their children could rely on. Since joining Dymphna Boholt, they've been able to help their children in unprecedented ways.

Don and Judy Brady first met Dymphna Boholt at the National Achievers' Conference in 2011. They had initially gone to hear Robert Kiyosaki speak, but it was Dymphna who impressed them and they signed up for a boot camp later that year.

*“We were winging it.  
And without structure and without  
education, we were flying blind.  
We were afraid we were going to lose everything.”  
- Don*

---

Don recalls that although they had an OK portfolio, they were ‘winging it’ and investing without a clear strategy in mind. After they committed to educating themselves, they realised just how much was actually possible. Through cleverly ‘stacking’ strategies, they have also achieved some very impressive results in relatively short time.

They currently live in a multi-generational PPR with their oldest and youngest children and their partners. Don and Judy also saved their middle daughter from an investment that was going south. Not only has this kept a roof over their children’s heads, but it has helped them to save up the capital to become investors themselves – something Don and Judy are only too happy to mentor them in.

This is the story of how Don and Judy expanded their portfolio, doubled their equity and quadrupled their income in just five years.

## Deal 1: Family comes first

Don and Judy's first deal came through helping their middle daughter, Lexi. She'd just had a baby and was struggling with an investment she'd made with her partner. Don and Judy decided to step in and lend them some money.

However, when they looked at the property, they wondered if they could do something more with it. They entered into a joint venture with their daughter and her partner, and subdivided the block into two for a quick sale. This netted them a quick equity gain of \$140,000.



### NEW PROPERTY DEAL 1 - MUSGRAVE ROAD JV

Purchase (Rented since 2015)	\$600,000
Subdivision cost	\$80,000
<b>Sold blocks for \$410,000 each</b>	<b>\$820,000</b>
<b>Profit</b>	<b>\$140,000</b>

## Deal 2: Highest and best use

In 2015, Don and Judy bought a site in Brisbane for \$590,000 and had plans to subdivide and build townhouses and apartments. However, after joining the Platinum Program and becoming skilled in feasibility studies, they realised the highest and best use for the property was to subdivide and sell on.

The subdivision cost them less than \$60,000, and they expect to sell the blocks for \$425,000 each (with approved plans), creating \$200,000 worth of potential profit in the deal.



#### **MACGROARTY STREET**

Purchased 2015	\$590,000
Subdivision costs	\$58,400
<b>Sell Blocks @</b>	<b>\$425,000 each</b>
<b>Potential profit selling the blocks ourselves</b>	<b>\$200,000</b>

### **Deal 3: A no-money-down business**

Don and Judy run a management rights business, looking after townhouses and apartments. In 2012, a developer asked Don if he would manage an off-the-plan development for him in Kallangur, Brisbane. As they lived on the Gold Coast, Judy was very reluctant.

The only way they could make it work was if they owned the management rights business outright. However, they didn't have the finance to make it happen. Don and Judy went to the owner to propose a vendor finance arrangement. They didn't think they had much chance but, to their surprise, the owner went for it.

After pocketing \$100,000 a year for five years, they sold the business for a profit of \$225,000.

*“You hear about these no-money-down deals, and you think, well that sounds like B.S. But it’s not. We did it.” - Judy*

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**KALLANGUR MANAGEMENTS  
RIGHTS BUSINESS**

Purchased off the plan	\$215,000
<b>Profit on sale</b>	<b>\$225,000</b>
<b>Average income per year for 5 years</b>	<b>\$102,500</b>

## **Deal 4: Stacking strategies for multiple profit**

Dymphna Boholt’s Platinum Program had introduced Don and Judy to a range of new strategies, but it had also shown them that it was possible to stack multiple strategies into a single deal.

Putting this newfound knowledge to use, they bought a property with sub-division potential, but soon realised that they could also build a rooming house on the new block. All in all the rooming house cost them \$530,000, including site costs. As well as delivering \$40,000 p.a. in cashflow, it has also been valued at \$830,000 – an equity uplift of \$300,000.



**ROOMING HOUSE COOPERS PLAINS**

Subdivided + built rooming house on new block	
Land + build cost + furnishing	\$530,000
<b>Net Income per annum (approx)</b>	<b>\$40,000</b>
<b>Recent Valuation</b>	<b>\$830,000</b>
<b>Equity Uplift</b>	<b>\$400,000</b>

**Deal 5: A PPR with income potential**

Using the other block from the deal above, the Brady’s built their own home, based on Judy’s custom designs.

Don and Judy live on the lower floor, which includes a double garage and a deck. On the upper floor there is a two-bedroom unit, which their daughter and her family live in, and a one-bedroom unit, which their son and his fiancé live in.

There is considerable income potential in their PPR, but Don and Judy have chose to give their kids a stable place to live and a strong headstart in life. Their son Josh and his partner were able to save \$100,000 in just 12 months.

## Ancestors of a brighter future

Don and Judy's story shows us that financial freedom is not just a gift we give ourselves, but is something we give to our children and our children's children. However, money alone is never enough, and Don and Judy have also demonstrated the love and commitment to family that is necessary for a truly special intergenerational gift.

Despite having engineered five successful deals, it's Don and Judy's ability to provide for their family that they're most proud of.



### **MULTI-GENERATIONAL PPR**

Half of upstairs 2 bedroom  
self-contained area

Potential rent furnished    \$450 - \$500 pw  
plus 1 bedroom/1 bathroom /study

**Potential rent Airbnb    \$120 - \$150 p/n**

**Land + Build    \$600,000**

**Valued 18 months ago    \$850,000**

**Uplift    \$250,000**

<b>PRE-DYMPHNA</b>	<b>Value</b>	<b>Cash / Eq</b>	<b>Net Cash Flow</b>
House 1	\$284,000	\$91,500	+\$5,500
House 2	\$332,000	\$103,500	+\$4,500
House 3	\$480,000	\$40,000	-\$8,000
M/R Business	\$1,285M	\$275,000	+\$146K
Cash	Not much		
<b>TOTALS</b>	<b>\$2.381M</b>	<b>\$510,000</b>	<b>\$148,000</b>

<b>POST-DYMPHNA</b>	<b>Value</b>	<b>Cash / Eq</b>	<b>Net Cash Flow</b>
House PPR	\$850,000	\$456,000	-\$21,000*
Rooming House	\$830,000	\$411,000	+\$40,000
House 1 – S/Div in Prog	\$850,000	\$201,500	-\$10,000
JV House 50/50	\$820,000	\$140,000	-\$3,380
JV M/R Business (75/25)	\$2.6m	\$800,000	+\$328,000
Cash (M/R Business Sale)		\$500,000	
<b>TOTALS</b>	<b>\$5.950M</b>	<b>\$2.508M</b>	<b>\$333,620</b>

*“We all want to be OK financially, but we have learnt that if there is stuff in your history that haunts you, you need to work on that too. We’re all works in progress.”*

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## **Peter & Kerrie**

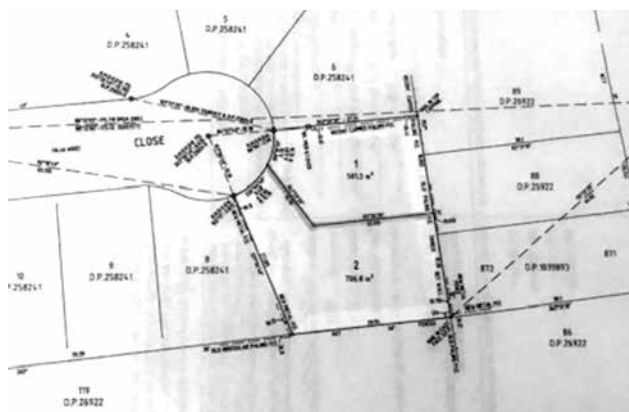
### **Construction & Development Finance**

When Peter's building business started to struggle after a messy business partnership breakdown, he found himself in a hole. His house and office mortgage was costing him \$104,000 a year and he had \$50,000 credit card debt.

But after implementing the tools acquired through I Love Real Estate training and the Platinum Program, he quickly up-skilled and with one deal, he was able to get back on track and build a passive income stream of \$104,000 a year, plus an equity gain of over \$2,000,000. This is how he pulled it off.

After a messy partnership breakdown, the value of Peter's business disintegrated and he was left without a leg to stand on.

Thankfully, Peter had been a member of the I Love Real Estate (ILRE) community for a number of years and with the mentoring he had received through the Platinum Program, he was positioned to take action.



#### SUBDIVISION - GOROKAN

Purchase price	\$290K	Net Profit	\$ 36K
Development	\$ 48K	Project time	6-7 months

The first step was to let go of the office he no longer needed and sell his principal place of residence. He and his wife, Kerrie, loved their house but could see that it didn't fit with their financial goals.

*"We didn't want to sell the house but Dymphna said to us:*

*'You can either get over it and get on with it,  
or you could go under'."*

Having completed a number of successful property deals in the past, Peter felt he was ready to look at a high-yield commercial property. He found what he was looking for in the coastal town of Nowra NSW, which was experiencing rapid growth.

The five-lot vacant block was on the market for \$950,000, but Peter picked it up for \$715,000 in a distressed sale – and that was after the seller put in an 18-metre wide road!

After finishing the subdivision process – including street light and developer contributions – Peter sold one lot for \$250,000. He used this money to fund a good chunk of the remaining deal.



He then found a great buyer – a government agency – that was willing to pay \$765,000 for three of the lots.

He was left with one block. His wife Kerrie noticed that there were a lot of children in the area, so they thought about building a child care centre. Peter found someone who managed a number of childcare centres in the area and signed a 15-year lease on a 96-place hi-tech childcare centre, at \$190,000 a year.



**DESIGN & CONSTRUCTION OF CHILDCARE CENTRE**

Construction cost	\$1.1M	<b>Lease</b>	<b>\$190k</b>
<b>Current Valuation</b>	<b>\$3.16M</b>	All outgoings & fitout paid by lessee	
<b>Negotiated 15 year lease</b>			

With a long lease in place, finance was easy to obtain. Construction cost just \$1.1M, with the fit-out and out-goings paid for by the tenant. What’s more, the lease is contracted to increase by 3.5 per cent, which feeds directly into the capital value of the property.

With a lease of \$190,000 a year, and mortgage costs coming to \$76,000 a year, the deal puts \$114,000 a year into Peter’s pocket. With just one deal, Peter had broken free from his financial burden. However, Peter cautions that this strategy might not work for everyone. Despite having a fantastic team behind him, he said there’s a lot to get your head around.

Peter’s story goes to show that with the right training and strategy, you can get yourself out of even the deepest of holes.

*“Kerrie and I have always had a great marriage and work as a strong team. She is the wind beneath my wings.”*



**DUAL OCCUPANCY & SUB DIVISION - CARINGBAH**  
650m<sup>2</sup> Caringbah corner site. JV with daughter & son in law. We keep ours as PPR, they sell. **Anticipated total profit \$528K**

PRE-DYMPHNA	VALUE	EQUITY	CASHFLOW
2 Properties		\$1,400,000	-\$104,000
Credit Card Debt	-\$50,000		

POST-DYMPHNA	VALUE	EQUITY	CASHFLOW
Childcare Centre	\$3,160,000	\$1,660,000	\$114,000
Duplex (PPR)	\$1,700,000	\$1,700,000	—
TOTALS	\$4,860,000	\$3,360,000	\$114,000

### **Free Gift 3**

#### **How To Create Your Own Property Boom Regardless Of The Current Economic Cycle Masterclass**

Most investors need an upward cycle to make money in real estate. I'll show you, if you have the right skill-set and you know what you are doing, you can create capital gains, and more importantly, passive income, in any market.

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## Vicky

**A million-dollar debt and a marriage on the line: How a mother-of-four discovered a new way and built an amazing life.**

Vicky had been living beyond her means for years. From the outside, she had it all: a big house, big car, big boat and the private school that cost a fortune. Problem was, Vicky and her husband couldn't afford any of it. Then, when she was diagnosed with breast cancer in 2009, it felt like her life was falling apart. After her recovery, she joined the I Love Real Estate community and started to rebuild her life with passion and purpose.

Vicky purchased her first investment property in 2007. It was negatively geared and put a lot of strain on her finances. She was trapped in a cycle of 'fake wealth', skimming off any equity growth from her principal place of residence and refinancing the loan to build a pool,

build a shed and buy a boat. "I was trying to get all those material things that measure success," she recalls.

Things were so tough that Vicky found herself deciding between making a mortgage repayment and buying shoes for her kids. When she started putting the groceries on her credit card, she knew she was trapped in a cycle of bad debt.

*"Tim [my husband] was resistant to me doing this at first. But I got him to go to an event and the penny dropped. He was like, 'I get it now. This is a really great community'."*

---

Then, the unthinkable happened. What should have been a routine doctor's appointment became a stage 2 breast cancer diagnosis. "[The experience] shook my confidence to the core and it made me readjust and reassess every single thing in my life," she says.

With a debt of one million dollars, her health in tatters and her marriage on the line, Vicky hit rock bottom.

Thankfully, she made a speedy recovery from breast cancer and set out to reclaim her life. Vicky made her way to one of Dymphna's one-day events, she won one of Dymphna's books, which she signed: "Vicky, just make it happen!" It was the push she needed to take control of her life.

Since joining the I Love Real Estate (ILRE) community, Vicky has paid off debt and turned around her cash flow position from \$30,000 per annum in the red to \$30,000 per annum in the black. Vicky even won over her sceptical husband, reuniting them in common purpose and passion.



## Deal 1: The big house

In 2013, Vicky and her husband, Tim, bought the house of their dreams: a mansion on a hill. The upkeep on the house was laborious and the mortgage repayments were pummelling.

Vicky knew she had to find a way to make the property work financially. She considered everything: farm-stay cabins, overseas workers helping to maintain the property, hiring it out as a wedding venue and creating day spa experiences – she even thought about turning it into a brothel!

Vicky was at a loss until she joined ILRE and learnt how to do a feasibility study. Working closely with her mentor, she realised that the best strategy was a quick renovation and sale.

She put \$80,000 into some 'basic' cosmetic renovations, which increased the capital value by more than 30 per cent. Tim and Vicky were able to sell the property for a \$230,000 profit.



### THE BIG HOUSE

Purchase Price	\$670,000
Purchase Costs	\$28,500
Strategy	\$80,000
Total Costs	\$778,500
<b>Sale Price (less sale costs)</b>	<b>\$1,016,500</b>
<b>Profit 31%</b>	<b>\$238,000</b>

*“I actually felt embarrassed having a big house ... it was like I didn’t feel worthy enough.”*

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## Deal 2: The beach house

Old insecurities die hard, and Tim and Vicky soon found themselves looking at purchasing their dream beach house.

Emotions played a big part in how this deal played out. Unable to stick to her newfound knowledge, Vicky and Tim went over budget with the renovations.

Leaning on the ILRE community, Vicky was able to refocus on her goals and strategically get the deal back on track. With an extension on the property, a refurbished kitchen, bathroom, laundry and a new granny flat, she was still able to increase her equity in the property by \$33,000.



### THE BEACH HOUSE

Purchase Price	\$565,000
Purchase Costs	\$24,000
Strategy – GF/Reno	\$270,000
Total Costs	\$859,000
Est Sale Price (less sale costs)	\$917,000
Profit 6.75%	\$58,000
Cash Flow (GF)	\$18,200

The property now brings in \$18,000 a year in passive income and provides her family with the occasional holiday getaway.

**Deal 3: The duplex build**

With her portfolio in order now, Vicky was ready to launch into new deals. She found a block of land that was ripe for a duplex development. She purchased the land for \$260,000 and estimates to spend \$650,000 on the build, with the end value expected to be more than one million dollars. This should leave Vicky a profit of \$136,000. Vicky intends to sell one house and keep the other for cash flow.



**DUPLEX BLOCK**

Purchase Price	\$260,000
Purchase Costs	\$9,000
Strategy - Build	\$650,000
Total Costs	\$919,000
Est. Sale Price (less sale costs)	\$1,055,000
Profit 15%	\$136,000
<b>Sell One – Keep One Strategy</b>	
Expected Income	\$24,700
Less Hold Costs	\$20,750
Expected Cash Flow	\$3,950

## Living an affordable life and thriving

Despite losing sight of her goals and focus, Vicky was able to regroup with the support of the ILRE community. She has improved her equity position by \$576,000 and created \$60,000 turnaround in her annual cash flow position.

The biggest growth for Vicky, however, has been a personal ‘coming of age’ and a chance to find her voice. Through setting clear goals, Vicky and Tim have found a blueprint for working together with purpose and passion. “We communicate better and our marriage has been rejuvenated. It’s wonderful”” she adds.

PRE-DYMPHNA		
Property	Value	Cashflow
The Farm	\$580,000	\$1,660
The Big House	\$670,000	PPR
Less debt (inc. credit cards)	(\$1,059,000)	
<b>NET</b>	<b>\$191,000</b>	<b>\$1,660</b>

POST-DYMPHNA		
Property	Value	Cashflow
The Farm	\$650,000	\$ 11,209
Beach House (on completion)	\$950,000	\$18,200
Duplex Block (on completion)	\$545,000	\$3,950
Less debt (inc. credit cards)	(\$1,378,000)	
<b>NET</b>	<b>\$767,000</b>	<b>\$33,359</b>

*“I forgot about all the things I had learnt and started making emotional decisions and relying on other people’s opinions.  
Trust yourself and what you have learnt”*



## Nathan

Nathan replaced his personal wage in 13 months, remotely from half way around the world.

Australia's a big country so it's not unusual to do deals at a distance. Nathan, however, is based in Dubai for work and his amazing real estate turnaround was done in another time zone. He was also the first person to take up Dymphna on a special guarantee she ran for a time, namely: "Replace the current average wage in Australia which is \$55K pa in passive income from your real estate investing within 36 months and you will get the money you invested in the course back in full." Nathan did it in 13 months.

Here's how.

When Nathan came to the I Love Real Estate community, he already had five properties, which were all negatively geared. He was out of pocket \$33K a year supporting these 'assets'. In fact, because Nathan was being paid in local currency and the exchange rate was not great at the time, it was actually costing him more money.

With an understanding that he's best to start with his own properties, a quick call to his strategist gave him an action plan to get started with. Two properties were costing him money, stopping him progressing. So that had to go. A quick reno to one and onto the market for a quick sale.

*"If only I could chat to the cynic sitting next to me at Dymphna's one-dayer, and share with him what is possible if you just set your mind to it."*

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## **Deal 1: The Dream House**

On a regular trip back to Adelaide, Nathan and his wife considered the idea of buying a house right on the beach. So while they walked the strip of beach they wanted to be on, they also door knocked and asked if anyone wanted to sell. It just so happened that one owner said yes.

They set about doing a substantial renovation on the property and to help generate some cash flow, listed the house on Airbnb as soon as it was complete. To date, they have made \$62,000 from that deal and short-term rental. They also got another \$280K in equity uplift from the renovation.

Even though it's their dream house, they have no plans to move into it because they are loving the cash flow too much to give it up.



### RENOVATION HENLEY BEACH ADELAIDE

Purchased Oct 2015	\$960,000
Renovation July 2016	\$102,000
<b>Equity uplift</b>	<b>\$280,000</b>
<b>Increase rent from \$650 p/w to \$62,000 in 9 months</b> (Airbnb, Stayz, Realestate.com)	<b>(\$33,800)</b>
<b>Positive cash flow</b>	<b>\$24,000</b>

## Deal 2: Splitter 4 pack

While in Dubai, Nathan found his next deal in a regional town in South Australia. The house was on a large 2000sqm block and he was able to do a quick cosmetic renovation on the house and quickly rent it out for \$320 a week. The block has since been split and Nathan is in the process of building four houses on the rear block.

*"I knew nothing about development so I thought, I think I'll do 4 – I didn't know what an option was, so I put it on an option"*

Finally, the boot camp came up and Nathan flew in at 6am on the Friday morning, and out again back to Dubai at 10pm on the Sunday night. He didn't sleep a wink on the plane, thinking about property.



**RENOVATE/HMO/SUBDIVIDE  
2 X 2 BEDROOM DUPLEX ON ONE  
TITLE**

Purchased August 2005	\$336,000
Cosmetic renovation	\$10,000
Jan 2017 valuation	\$545,000
Jan 2017 Renovated to HMO	
Oct 2017 Subdivision	
<b>New valuation \$370K x 2 =</b>	<b>\$740,000</b>
<b>Equity uplift</b>	<b>\$195,000</b>
<b>Positive cash flow</b>	<b>\$26,200</b>

### Deal 3: The portfolio duplex

Nathan then revisited another duplex that he'd owned for around 15 years and was just renting out each side for \$260pw. Once he came to understand the process of renting by the room he did a reno that turned the property from four bedrooms into six bedrooms.

That change of strategy turned a \$9K pa cash flow into a \$26,000 annual cash flow.





#### RENOVATE - AIRBNB

Purchased July 2000	\$135,000
Current rent \$365 p/w	\$18,980
Airbnb average \$500 p/w	\$26,000
Current value	\$400,000
Cosmetic renovation	\$25,000
Equity uplift	\$90,000
Positive cash flow	\$9,000+

### Deal 4: The Homeless shelter

In an attempt to give back with the help of a mate who works with homeless people, he bought a cheap house in a small town that really needed accommodation. After adding an extra bedroom and opening the house to rent by the room, he discovered that the people he was trying to help were very reluctant to change their ways. So sadly, he is putting the house back up for sale for a quick \$30K profit.

*"I flew in at 6am on a friday morning to attend the 3 day boot camp and flew out again at 10pm back to Dubai"*

**Deal 5 – Back to the portfolio**

Nathan owned a two-bedroom unit on the beach which was being rented out. That is the next property in Nathan’s sights for a renovation and an add to Airbnb. Based on the area and other similar deals, this one unit will earn them around \$9,000 a year.

In 13 months Nathan went from -\$33,000 to +\$56,000 passive income and within a few months that is expected to increase to around \$99,000 a year. Additionally, his actions took his portfolio from \$2,740,000 to \$4,010,000, which is an equity uplift of \$1,005,000 in just 13 months.



RENOVATE/SUBDIVIDE/ CONSTRUCTION	
Purchase	\$350,000
Cosmetic renovation 6 weeks	\$27,000
Rent original house	\$330 p/w
Sell original house	\$320,000
Subdivision Cost	\$18,000
Construction 4 x 2br houses	\$620,000
End value	\$900,000
Equity uplift	\$280,000
Positive cash flow	\$18,000

When you think that all this was done working full-time from another continent, it's a pretty amazing achievement. It also meant that Nathan was able to leave work and come back to Australia to be with his family, which was the whole point of the exercise.

It really shows, that with real estate as your vehicle and the right knowledge, you can set your goals and achieve them far quicker than you might imagine.

#### **PRE-DYMPHNA**

Properties	5
Portfolio Value	\$2,740,000
Cash Flow Negative	-\$33,000

#### **POST-DYMPHNA**

Properties	10
Sold	2
Bought	2
Renovated	6
Cash Flow Positive	\$56,000
Under Construction	5
Cash Flow Post Construction	\$99,000
<b>Portfolio Value</b>	<b>\$4,010,000</b>
<b>Equity Uplift</b>	<b>\$1,005,000</b>

## **SPECIAL FREE GIFT**

### **Free Offers and Resources from Dymphna Boholt**

Congratulations!

You've come a long way already. If you've read this far then you have distinguished yourself from the rest of the pack and elevated your potential to join the top 5% of the wealth builders on this planet. I'd like to reward you with ongoing education and free resources so you can continue the momentum that this book has created for you.

### **Free Gift 1**

#### **Bullet Proof Your Assets And Pass Down Wealth To Your Family Forever Masterclass**

Making a million dollars is easy. Keeping it is the hard part. Most real estate investors shoot themselves in the foot from day one.

This mistake ends up costing them hundreds of thousands, even millions of dollars. Worse still, it can rob their family from achieving generational wealth. I'll reveal to you the exact system that multi-millionaires use to protect their assets and create perpetual wealth forever.

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## Sue & Mark

### Mental makeover: how one couple overcame their 'poor mentality' and welcomed abundance into their lives

Mark and Sue had pinned their hopes for financial stability on their property portfolio. However, after several years, they were getting nowhere and their portfolio was losing \$20,000 a year. It wasn't until they joined the I Love Real Estate (ILRE) community that they learnt the skills they needed to turn their situation around and find financial freedom. Now, they've got over one million dollars in equity and are earning \$71,000 a year in passive income.

Sue and Mark say they were both 'born poor'. Sue was raised on her grandmother's pension, while Mark's mother died at a young age and he had a 'hands-off' upbringing from a distant father.

After joining ILRE, Sue and Mark started acquiring the skills they needed to make their portfolio work. However, they also realised they needed to go back and shift their 'financial DNA'. They desperately needed to reprogram their mindset around abundance and self-worth.

*"I didn't know how to receive. I couldn't even take a compliment. I had to start there." - Sue*

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Sue took naturally to the mindset development programs on offer through the ILRE community and the Quantum Program. They gave her perspective on her blockages and how to release them. In particular, Sue recognised that she was a 'creative nurturer'; someone who had endless energy for others but took nothing for themselves.

Mark's journey was slightly harder. At first, he was resistant to the vision boards, affirmations and all the 'woo-woo' stuff. He put his concerns aside and set to work. Now, he's a firm believer in the power of the mind and the strength of belief: "It really works; if you can see it, feel it and really want it, it's yours. The sky's the limit," he says.

In just a few years, they've increased their equity by \$1M and are earning \$71,000 a year through property investment and development.

Here's how they did it.

## **Deal 1: Work with what you have**

First up, Sue and Mark did a small cosmetic renovation on their existing investment property. This allowed them to increase the rent and the valuation uplift gave them cash to launch into their next deals.

## **Deal 2: An uplift and granny flat**

Sue and Mark spent \$50,000 in building a granny flat on their principal place of residence. This dwelling was built for Sue's mum, who'd found herself in a difficult spot. The granny flat increased their equity by \$80,000, which gave them some more capital to work with.

## **Deal 3: A sunny investment**

Sue and Mark enjoyed holidaying on the Sunshine Coast and thought it would be a great place to invest. On the back of an inspiring deal she saw at a three-day boot camp, Sue decided to 'find something big and cut it up'.

Sue and Mark found a large property for the bargain price of \$510,000. However, rooms had been added over the years and very few of them had been through the legal approval process.

However, Sue's plan was to repurpose the property. Utilising Mark's building skills, they transformed the property into a dual-key property with a granny flat. Sue and Mark banked an equity gain of \$250,000 on the deal and with Airbnb supporting some longer-term rentals, the property is now cash flow positive to the tune of \$40,000 a year.

*"I didn't have the confidence to go and make things happen or to talk to other people. This is where I've really grown." - Mark*

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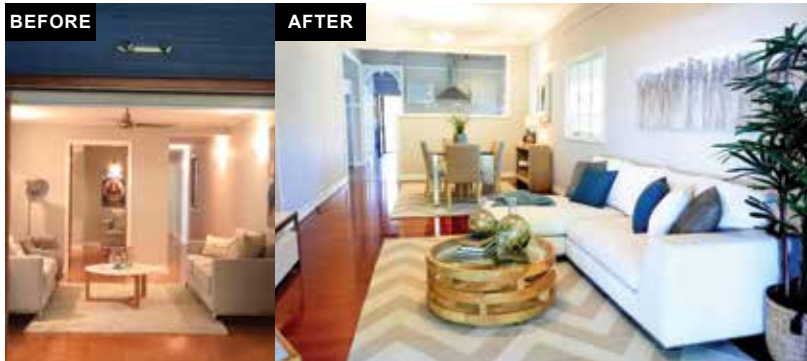
## **Deal 4: Cash flow from other people's properties**

Having gained a taste for Airbnb, Sue went out and set up a consultancy business in managing Airbnb properties, which generates more than \$30,000 a year.

Sue has even written a book called Ready Set Host, which is a guide to short-term rental set-up and self-management. In addition, Airbnb have interviewed Sue as a 'model host' and she was invited to be the Australian a coach on an international webinar.



Examples of their renovation deals with services exchange.



## Embracing abundance

Sue and Mark have both come a long way from the children who could never afford toys. They've both expressed gratitude for the ILRE community, who have rallied behind their personal transformation.



Sue and Mark have stepped into their own power and no longer feel trapped by the conditioning of a money-poor mindset. In fact, Sue even bought herself a Porsche, which she believes is a tangible move that affirms her new mindset; it's one of abundance, celebrating success.

Today, Sue and Mark live by their daily rituals of energising and gratitude, and are a powerful inspiration to everyone they meet. They truly believe that good energy is infectious.

*"We live with gratitude every day ... We visualise first thing in the morning and throughout the day. We energize, whether that's the gym, walking, or [with] music. We celebrate and reward effort." - Sue*

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#### PRE-DYMPHNA

Serviceability	\$90,000
Value of Assets	\$960,000
Loan	\$464,000
Equity	\$496,000
AWE	\$396,800
Cashflow	-\$22,428

#### POST-DYMPHNA

Serviceability	\$151,000
Value of Assets	\$1,910,000
Loan	\$884,000
Equity	\$1,026,000
Profit Services	
Exchange Deals	\$76,000
Cashflow	\$71,030

## Free Gift 2



### **3 Steps Every Multi-Millionaire Real Estate Investor Must Do To Achieve Success Masterclass**

Do you know how much you would need to retire... Exactly?

Do you have a precise plan to get there?

DO you know the exact type of deal you should be looking for right now?... and next?

By the end of this training sessions, you WILL know the answers to all these questions and exactly how to get that achieved in the next 3 years!

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## Desley

**How a farmer who'd never paid an electricity bill set her family up with a tax-free income of \$160,000 a year**

Desley had spent her adult life on a farm. Her family had been through it all: droughts, floods – you name it. Though her husband was a fourth generation farmer, Desley could see that the stress was taking its toll. In 2015, they decided to sell up, which gave them something of a war chest to work with, but they needed to create income – and quickly.

Desley, her husband, Murray, and their four kids left their farm in Queensland with nothing. Their furniture was 30 years old, so they put it all in a pile and set fire to it. Shortly after arriving in the Sunshine Coast, they started burning through their savings. They desperately needed a source of income but as they'd been farmers all of their lives, they didn't know where to turn.

At the time, their investment advisor recommended managed funds but Desley and Murray wanted something that 'they could touch'. When Desley stumbled across an ad for Dymphna Boholt's one-day seminars, she was keen to learn more.

*"As soon as Dymphna started talking about asset protection Murray was hooked. We'd come close to losing our farm a couple of times..."*

---

Murray had always taken on the responsibility of the farm, so Desley wanted to give him a break and was adamant about doing the course herself.

Joining Dymphna's Ultimate Program and then Platinum Program was a steep learning curve. Desley had never done anything more than buy the family's food and clothes. In fact, she'd never even filled out a tax return.

However, the Platinum Program gave her access to some of the leading property experts in the country who helped her pull off the deals that she made later on.

Desley and the team knew that commercial real estate was the best way for them to generate income quickly. They were at a stage in their life where using a self-managed super fund made sense and they purchased a set of storage sheds for \$450,000 and then followed that up with a \$2.3M retail complex.

These two deals were enough to create a yearly passive income of \$160,000. Furthermore, since Desley and Murray are pensioners, this money is tax-free! This is how Desley did it.

## Deal 1: The low-ball offer

Desley and Murray used the money from the farm sale to purchase their new home on the Sunshine Coast outright, which gave them some stability. However, they were burning through their savings and needed some money coming in.

Desley looked at half a dozen deals before landing on one. Each time she went through the feasibility studies, the contracts and the negotiations, she learnt a little bit more. Finally, she came across a set of 31 storage sheds in Townsville. The vendors were a couple in the middle of a messy break-up and, with Townsville in a bit of a soft patch, they wanted to get out.

The sellers had an asking price of \$800,000, but Desley decided to throw them a low-ball offer of \$455,000. Murray worried that it might be insulting, but the vendors went for it!



### DEAL 1: 31 STORAGE SHEDS

Asking Price	\$800,000	Gross Cashflow	\$42,000 PA
Purchase Price	\$455,000	Net Cashflow	\$33,000 PA

The complex earns \$42,000 a year, which puts \$33,000 a year into their pockets after costs. Better yet, some of the sheds are still available for rent which means even more income.

## **Deal 2: Knock half a million off**

Although the success of her first deal gave Desley some confidence, her next deal really pushed her out of her comfort zone.

A friend of Desley's had recently put an offer of \$2.8M for a shopping centre at Yeppoon, which had full capacity of seven tenants. The vendor's asking price was \$2.88M but when Desley and her team crunched the numbers, they realised they could only make it work if they got it for less than \$2.4M. She put in an offer of \$2.325M, which the vendor accepted with one condition: they needed to close the deal within the week.

*"Everyone in my team was amazing. You hear it a lot but it's really true. You've got to have your A-team in place."*

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With her team and the guys at Pacific Law working over time to get the right structures in place, Desley and Murray drove seven and a half hours up to Townsville to inspect the property and close the deal. They signed the contract in a service station in Rockhampton, and the vendors signed the next day.

All told, the complex will pay Desley and Murray a passive yearly income of \$130,000.

*Murray supported us for all those years, and he just never let on how much stress he was under. I didn't want him to worry about money ever again, so I took it all on."*

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DEAL 2: SHOPPING CENTRE			
Asking Price	\$2,880,000	Net Cashflow	\$130,000 pa
Purchase Price	\$2,325,000		

**Off-farm income, off-farm lifestyle**

Desley has achieved what she set out to do; she has taken the financial burden off her husband’s shoulders and set her family up with stable, tax-free income. She has also found the strength and stability that comes with having multiple sources of income.

Now, Desley is passionate about sharing her newfound knowledge with rural communities across Australia. Many farmers struggle with the intense financial pressures of farm life and Desley believes that our tragically high rural suicide rates reflect this. However, if we can set farmers up with sources of off-farm income, then she believes that this will alleviate some of that pressure.

It’s a worthwhile cause that Dymphna Boholt has signed up to. It looks like there’s no stopping Desley and we wish her the very best of luck.

#### PRE-DYMPHNA

Property	Value	Equity	Nett Cash Flow
PPR	\$920K	\$920K	\$0
SMSF	\$1.8M	\$1.8M	\$0
Cash	\$300k	\$300k	\$0
<b>Total</b>	<b>\$3.020M</b>	<b>\$3.020M</b>	<b>\$0</b>

#### POST-DYMPHNA

Property	Value	Equity	Nett Cash Flow
PPR	\$1M	\$1M	\$0
Storage Sheds	\$445K	\$445K	\$33K
Shopping Centre	\$2.88M	\$1.88M	\$130K
<b>Total</b>	<b>\$4.325M</b>	<b>\$3.325M</b>	<b>\$163K</b>





## Basia

### The million-dollar developer mum.

Basia didn't want to start small, but with the right guidance she was able to jump right into being a medium-sized, high-profit developer in the middle of a 'disaster market'!

Back in 2015, Basia wasn't doing very well. She'd spent most her life in what she would call a 'supportive role'. As a dedicated and loving mother to her four children, and as an employee in her husband's training business, she was used to giving a lot.

With a lot of debt and a negatively-geared investment property also heavily drawing on the family's finances, Basia hit rock bottom 2015. She was exhausted and she knew something had to change.

Basia joined Dymphna Boholt's Platinum Program in 2016 out of gut instinct. She'd always had an interest in property and had a fire in her belly to launch into apartment development. When Dymphna heard that Basia was planning to develop apartments in Perth – what many economists at the time were calling a 'disaster market' – she knew that Basia needed support.

*"We travelled a lot and you do whatever it takes to create a calm and loving home for your children, but you tend to do that at your own expense."*

---

The program was the perfect fit for Basia. With the aid of all the resources and mentoring available, she built her first seven-unit apartment complex in early 2018, for a profit of just short of a million dollars. With two similar deals already in the works, Basia has become the empowered developer she knew she could be – and an inspiration to her family.

Throughout the Platinum Program, Basia found a supportive community that believed in her and encouraged her to dream big. And when she told people that she wanted to launch straight into apartment development, they didn't ridicule her or tell her she couldn't do it. "Of course you can do it," they said. "Let's just get you the help you need."

The Platinum Program gave Basia close mentoring supervision and a wealth of contacts and resources, while the I Love Real Estate community put her in touch with a builder who was willing to enter into a joint venture. Together, they put together Basia's first deal: a complex of seven two-bedroom apartments.

The deal was completed in April 2018 and would have given Basia a profit of \$950,000 if she decided to sell. Basia decided to hang on to the apartments to improve her long term asset equity and cash flow.

This was an impressive start and, at a time when there was a lot of negativity surrounding the Perth market, it proved that there's good money to be made in every market – if you know what you're doing. Becoming an area specialist and developing a phenomenal A-team were imperative factors to Basia's success.

Basia currently has two similar projects underway and several more on the horizon. Basia's financial and personal transformation has seen her fully step into her power. These are the deals that made that transformation possible.

*“People ask me, “How did you get so much done so quickly?”  
But that’s what I learnt in 2015: time is precious.  
You have to act now.”*

---

## **Deal 1: The first development**

One of the first things Basia learnt with Dymphna was that if you're relying on natural growth, then you are putting your fortunes in the hands of the market. Holding her first negatively geared investment property through a soft patch in the Sydney market taught her that the hard way.

Basia wanted to take her fortune into her own hands. She started looking for land to develop apartments in 'poorer cousin' suburbs – those that hadn't seen the growth their 'richer cousins' had enjoyed. While many people tried to warn her about the Perth market, she believed the market would turn. In addition, Basia saw recent zoning changes in Perth made it an attractive city to develop in.

*“Some days you just need someone, a mentor, who  
can really listen to you and push you when you need it  
– who says ‘you can do this.’”*

---

Basia found an old house on a large block of land in a suburb just 16km from the Perth's CBD. She purchased it for \$870,000 and was able to build seven two-bedroom units on the land for a little over \$1.5M.

With each apartment worth \$530,000, there's over \$130,000 worth of equity in each one, for a total equity gain of \$956,000. Basia has decided to keep all seven units for equity and future cashflow.



#### DEAL 1: 7 APARTMENT DEVELOPMENT TO HOLD, PERTH WA

Purchase Price	\$872,500
Purchase Costs	\$40,000
Development Costs (DA, Build, Titling)	\$1,573,500
Hold Costs	\$180,000
Total Costs	\$2,666,000
<b>End Value 7 Apartments (\$530k each)</b>	<b>\$3,715,000</b>
<b>Sale Costs (If Sold)</b>	<b>\$93,000</b>
<b>Profit (If Sold)</b>	<b>\$956,000</b>
<b>Profit on Costs</b>	<b>35%</b>

## **Deal 2: Do it again**

Basia had such a successful experience with her first development that she decided to do it again. Keeping her focus on Perth, she has found a parcel of land on which to develop five three-bedroom and two-bedroom apartments, specifically tailored to the downsizer market.

She purchased the land in March 2018, and construction was due to commence in January 2019. All told, the apartments will create \$810,000 profit.

## **Deal 3: Neighbourhood opportunities**

After being made an offer on the land above, Basia was approached by a neighbour who asked if she was interested in purchasing his property. Basia looked at the numbers and saw that if she purchased the land off market, she could do a cookie-cutter repeat.

Basia purchased the land just a month after the parcel above, and she expects it will also deliver a profit of \$810,000.

*Sometimes I drive past that apartment block,  
just to remind myself of what I've done. I look at it and say,  
'Hey, I did that. I'm proud of that.'"*

---

## **Deal 4: A negotiator is born**

With a string of successful deals, Basia renegotiated the lease on the commercial property housing of her husband's business with great results. She negotiated a 50 per cent reduction in the lease, saving them \$38,000 a year. Not only that, but she scored another three car spaces for free!

## **A new adventure begins**

Basia has come a long way from the dark days of 2015. She's stepped into her power as a mother, wife and a million-dollar property developer.

She credits ILRE & Platinum program with gaining the specific educational skills and personal development growth to achieve her goals. Basia has taken off pressure off her husband and the business as a sole income stream, created deals to pay off a negatively geared investment property and turned her interest in real estate into a profitable career.

Through her involvement with I Love Real Estate and the Platinum Program, Basia has also done extensive self-development work that has created a more balanced approach to her family, work and personal life, leading to a renewed belief in herself, her strengths and abilities.

*"I'm grateful for the community and the friendships – for the people who pushed me and said, 'Why not you?' Through them I have really grown a lot."*

---

### PRE-DYMPHNA

Property	Value	Equity	Cash Flow
Investment - Sydney	\$1,800,000	\$150,000	-\$55,000
Overseas Land	\$400,000	\$400,000	-\$500
Overseas Unit	\$200,000	\$200,000	\$0
PPR Home	\$3,100,000	\$2,100,000	-\$22,000
<b>TOTAL</b>	<b>\$5,500,000</b>	<b>\$2,850,000</b>	<b>-\$77,500</b>

### POST-DYMPHNA

Property	Value	Equity	Cash Flow
Investment Property	\$3,100,000	\$1,450,000	-\$11,000
Overseas Land	\$600,000	\$600,000	-\$500
Overseas Unit	\$350,000	\$350,000	-\$3,000
Property PPR	\$3,400,000	\$2,400,000	\$0
Deal#1	\$3,700,000	\$950,000	-\$11,000
Deal#2	\$3,100,000	\$810,000	0
Deal#3	\$3,100,000	\$810,000	\$0
Deal#4 Son's PPR	\$1,200,000	\$73,000	-\$10,000
Deal#4 Son's PPR S/Div (est. value \$450,000)			
Deal#5 Commercial Lease			+\$38,000
<b>TOTAL</b>	<b>\$18,550,000</b>	<b>\$7,443,000</b>	<b>+\$2,500</b>

## **Free Gift 3**

### **How To Create Your Own Property Boom Regardless Of The Current Economic Cycle Masterclass**

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## Christine

**How a mother of seven left an abusive marriage and found herself through property investing.**

Christine and her children had endured the physical and emotional abuse of her husband for more than 30 years. When she finally escaped the relationship, she found herself in an unfamiliar world, faced with the daunting prospect of taking care of her seven traumatised children and taking her finances into her own hands.

To say that Christine's ex-husband was controlling is an understatement. He was physically and emotionally abusive, and he kept Christine and their children disempowered and constantly on edge. She also had no idea what their financial situation was until she finally broke free.

Taking control of her life and her financial situation was a daunting prospect. Christine wanted to protect her wealth and her family's future but didn't know where to begin. She'd always left money matters to her husband and felt out of her depth. She sought help but couldn't find anyone that she could trust. One financial 'advisor' had even tried to sell her an off-the-plan apartment that they assured her was 'under market value'.

Thankfully, she found Dymphna Boholt and the I Love Real Estate (ILRE) community. While she loved the education, her self-esteem had been eroded over a lifetime of abuse. At the end of her first boot camp, she broke down in tears on the auditorium floor. "It's just too much," she cried.

With the close mentoring support of the Platinum Program, Christine learnt that she could take matters into her own hands. She developed the confidence to rebuild her self-worth and take control of her financial situation.

To her credit, Christine has launched six deals in under three years and is well and truly on her way. She has increased her equity by more than \$400,000 and has improved her cash flow by \$70,000 a year. This is how she made it happen.

## **Deal 1: Airbnb the inheritance**

Christine's first deal was emotionally challenging. She had inherited a holiday house from her father and was too emotionally attached to think of it as an investment.

However, Christine was determined to start a new chapter. She was reluctant to permanently rent the house out, so when she heard about people successfully using Airbnb, she thought she'd give it a try.

The first step was to clean up the clutter and get a builder in to commence the renovation.

In total, the renovation cost her \$170,000, the property is worth \$720,000, and it brings in an income of \$44,000 each year. In addition, successfully completing this project gave her a sense of control.



**RENOVATE HOLIDAY HOUSE INTO 2 AIR BNB'S**

Renovation	\$150,000	Earning (gross)	\$44,000
Furnishings	\$20,000	New Valuation	\$720,000

*“My real estate agent came to do a valuation on a rental and said, ‘Well, nobody would live in there.’ And I said, ‘Two weeks ago, somebody was!’”*

**Deal 2: A day spa in the sunshine state**

Before joining Dymphna Boholt, Christine had established a self-managed super fund (SMSF) but didn’t know how to manage it. She went to some financial advisors who told her they would put her money in a managed fund and buy her an apartment in at a price they assured was ‘under market.’

She almost went through with it, but after talking with Dymphna, she realised this was a bad idea and pulled the pin.

With a substantial amount still in the SMSF, Christine decided to focus on cash flow and commercial property. After a year of searching, she found a property through James Dawson's Property Search. It was a day spa and hair salon in Southside, Brisbane. Christine purchased it for \$495,00 and it earns \$47,800 a year – a gross yield of more than nine per cent.



**DAY SPA / HAIR SALON IN SOUTHSIDE QLD**

Purchased Price \$495,000    Earning (gross) \$47,800pa

### **Deal 3: A new house for the baby**

Soon after joining Dymphna Boholt, Christine found out that one of her daughters was pregnant. This daughter had been living in the holiday house but as Christine had started the renovation, she needed to find a new place to live. The local market was hot and she was having trouble landing a rental. With a baby on the way, the timing was tight. Christine decided to do a joint venture with her daughter. They found a corner block in the suburb of Frankston, which had subdivision potential and an existing house that could be easily renovated.

They spent less than \$100,000 on the renovation – with the help of her daughter's partner, who is a builder – and the subdivision. There is considerable equity gain in the deal and her daughter now has a place to live.

### **Deal 4: Turning a two-dwelling into three**

Christine's next deal came unexpectedly. She went to council to query why the land tax bill on one of her properties was so high. They told her it was because she could have three dwellings on the property, even though she only had two.

Instead of arguing, Christine set the wheels in motion to subdivide and turn a dual lot into three titles. She is removing one house and building two new ones. Construction costs are estimated at \$750,000 but the properties will pay Christine \$52,000 a year (after selling one to contribute to construction costs).

### **Deal 5: An old house finds a new home**

With a house on her hands from the previous deal, Christine decided to set something up for two of her sons. Together, they bought a block of land for the house to go on to.

The land cost them \$80,000, while the relocation and renovation will end up costing them around \$200,000. With an estimated sale price of \$325,000, this should leave over \$40,000 worth of profit in the deal.

### **Deal 6: Why Not Be A Developer?**

As Christine gathered confidence and personal power, she set her sights on something bigger. She was looking for somewhere to do a townhouse development and found an ideal property in the Melbourne suburb of Seaford. The property is less than 500m from a train station, has a childcare centre and playground just around the corner and is in close proximity to the beach and schools. So it is very well located. Christine is currently trying to get plans through for three or four townhouses. One of her daughters is currently renting the existing house and will have the opportunity to buy one of the new houses at cost price.

*“I said, ‘I’m doing too many deals. I’m out of my depth’ and so I joined Platinum to get more support.”*

---

## **Deal 7: Supporting my son**

While Christine’s life was going from strength to strength, she saw that one of her sons was really struggling. Her son was still living and working with his abusive father and was misusing drugs and alcohol.

When he made an attempt to take his own life, Christine knew she had to help him break free and find a fresh start. She ‘dragged him along’ to Dymphna’s boot camps to help him find purpose and become part of a supportive community.

Her son immediately felt a resonance, the ILRE community made him feel worthwhile and he began to see a new direction. He still has one of Dymphna’s quotes stuck on his wall: “The pain of remaining the same must outweigh the pain of change.”

With a new outlook on life, he has started over. He moved in with Christine and has started working as a labourer on Christine’s deals. Dymphna Boholt has also gifted him with a Platinum membership so he can find his calling in property development.

## **It’s never too late to start again**

All told, Christine has improved her equity position by \$423,000, and increased her cash flow by \$70,000 a year – impressive results by any measure.

She has also been a great source of support for her children, who are trying to heal from the trauma inflicted on them by their father. She put a roof over the head of two of her daughters, leveraged two of her sons into their first property deal and supported one of them to recover from the point of desperation.

Christine's story is one of personal transformation. She is proof that anyone can rewrite their life story and start living on their own terms. After finding a community that believed in her, Christine learnt how to believe in herself. This is the stuff that healing is made of.

*“Now I’m the person I was always supposed to be,  
and I’m helping my children become the adults they  
deserve to be as well”.*

---

#### **POST-DYMPHNA**

<b>Overall Uplift</b>	<b>\$423,000</b>
<b>Property Wealth</b> (including JV's)	<b>\$4,629,000</b>
Increase in income (pa)	\$45,500
SMSF Value	\$790,000
Super Earnings (pa) was: \$25,000	Now: \$52,000

*If you or someone you know needs help, call Lifeline on 131 114 or Beyondblue on 1300 22 4636. In an emergency, call 000.*

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## Tack & Hoe Ping

**From negative gearing disaster to cash flow heaven in just 12 months.**

Tack and Hoe Ping had a mantra they used to say to themselves: "You've got to stretch to grow".

Their plan to buy as many properties as they could, keep them for 10 years then reap the rewards was failing dismally. They decided that educated stretching was required.

At one point, Tack and Hoe Ping owned 19 properties. They had 16 when they found Dymphna and started with the I Love Real Estate (ILRE) community. That sounds impressive but when you get that most of their properties were negatively geared, it didn't end up looking as good.

*“We became slaves to our properties, instead of the other way.”*

---

In fact, they were negatively geared to the tune of \$110,000 a year. Hoe Ping was working five jobs to help make ends meet and the properties weren't increasing in value the way they hoped.

When their first baby came along and they were reduced to a single income, things got really tough. They started looking for solutions, found Dymphna and almost immediately joined Dymphna's high-end coaching Platinum Program.

At the time, they had a negative yearly cash flow of \$90K, with 16 properties in their portfolio. That was the perfect place to start.

All their properties were also in their own name, all cross securitised. They freely admit they had made all the investing sins they could make, so it was going to take some time to unravel those issues.

*“We had no problem reaching our goals, but they were uneducated goals. Now, we're trying to untangle that and fast-track to where we should be.”*

---

## **Stage 1: Assess the portfolio**

Going through their portfolio, they found six that were dead weight, and promptly sold them. One more property is still on the market. They made the heartbreaking but smart decision to sell their PPR which was costing them \$40,000 a year.

Luckily, a couple of their properties were in areas that had had strong movement and a revalue of those properties convinced Tack and Hoe Ping that they should keep those ones (even though they were still negative) because the capital growth was doing what they wanted when they bought them.

The solution of course was to convert those properties from negative to positive.

## **Stage 2: creating positive cash flow**

With properties in the right areas, Tack and Hoe Ping were well placed to convert two of their properties into Airbnb to create positive cash flow.

To add even more cash flow, one of the houses was in a busy area and they were able to rent out the car park separately to someone who worked locally.

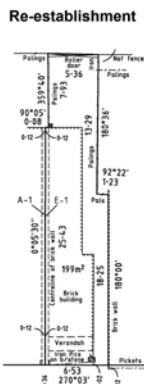
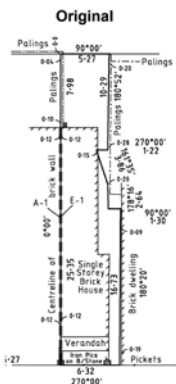
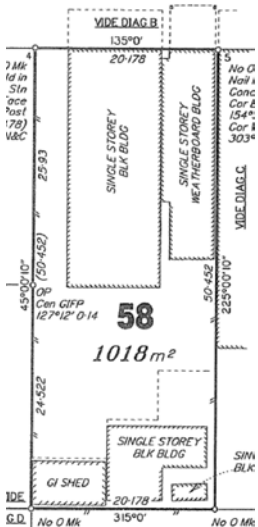
Now focused on cash flow, their first deal since re-evaluating their portfolio was a commercial property in Cairns which was only partially leased.

When the agent failed to find a tenant for the property, they took matters into their own hands and placed a simple Gumtree ad. This ad landed them a tenant within a couple of weeks.

There are considerable upsides with this property and Tack is looking at strata titling. Not just the three shops, but also the land at the back of the shops and the air rights above the building to the maximum building height in the area of 46m.

While Tack and Hoe Ping are still negative, the net effect of reducing their negative cash flow and adding some positive cash flow has been that they are now, almost neutral.

Tack and Hoe Ping came to the ILRE community just over 12 months ago. So all things considered, they have come leaps and bounds, digging themselves out of a financial hole in a very short space of time.



### ACTIONS WE HAVE TAKEN SINCE JOINING ILRE

- Sold 6 properties with one on the market
- Sold our PPR which was costing us about \$40Kpa
- Airbnb x 2 properties
- Rent out a carpark separately
- Title re-establishment / rooming plan
- Refinance x 2 properties
- Reno a 3 bedroom, 1 bath into 4 bedroom, 2 bathroom
- Revaluation and trying to refinance

The big upside is that while it's taken some time to unravel the errors made prior to getting educated, they now have a solid, well planned portfolio of \$7.9M with a total debt of \$4.4M.

This means that they have plenty of equity to play with and the know how to make massive leaps in their wealth over the next few years. Feeling very blessed that they have the education and the skills to turn things around, Tack and Hoe Ping helped their parents upgrade from an old house by doing a one into two build.

They are also helping other family members to get started in property investing and they are forming a closer bond as a family without the stress of having to maintain massive negative cash flow.

*“Stretch to grow – but have the proper support along the way.”*

---

The education and the action they have taken in the last 12 months has given them a new sense of direction and enthusiasm. They are loving life again and are excited about what they can create in the next 12 months.

## **Free Gift 1**



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## Natasha & Zane

How a young mum became a full-time property investor ... and brought her family home to Australia.

For seven years Natasha Coughlan had been living in Indonesia, as her husband, Zane, worked long shifts on the mines. When the air pollution in Jakarta put her youngest son in hospital with breathing disorders, she knew she had to get her family back to Australia.

In her early forays into property, Natasha Coughlan had made some classic mistakes. She and her husband had over-capitalised on their principal place of residence (PPR) and they had bitten off more than they could chew with a six-unit apartment block. This put her family into what she describes as a 'deep hole'.

One day, Natasha tuned into one of Dymphna Boholt's webinars from her bedroom in Indonesia and she quickly realised that there were smarter ways to be a property investor. Plus, Dymphna's students' success stories rekindled her long-held passion for property.

Zane, however, needed some convincing. They lost a lot of money on their previous investments and were struggling financially. It was a case of once bitten, twice shy. Natasha also had her step-dad's voice in her ears, telling her that property development was "no place for a woman."

Natasha had to dig deep and believe in herself. Fast-forward three years and her self-belief has paid off.

With the support of the I Love Real Estate community, Natasha is working on a deal that could potentially deliver a profit of \$2.7M. More importantly, Natasha's property investing has given her financial freedom and allowed her to bring her husband and three sons home to Australia. This is how she did it.

*"My step-dad was a developer. He always told that women just don't do that. He was old school."*

---

## **Deal 1: Doing the Ground Work**

Natasha knew that she had to sort out her PPR, which was being rented out at the time. First, she sacked the real estate agents and decided to manage the property herself.

Then Natasha renovated to increase the rental yield. The property is now neutrally geared but Natasha plans to sell and free up money for other ventures.





### **DEAL 1: PPR**

- Sacked the real estate agent
- Found reliable tenants that pay rent
- Fixed some things that were costing money

## **Deal 2: Get reliable tenants**

In 2016, Natasha bought an investment property online, without seeing it in real life. The real estate agent who sold the house had recently put tenants in who couldn't afford the rent and were selling drugs out of the garage. By the time the property settled, the tenants hadn't paid rent in a month.

Natasha's first step was to find some reliable tenants. She'd been inspired by some of Dymphna's students' success stories and decided to renovate and turn the property into a room-by-room rental.

The property is fully tenanted and brings in \$810 per week. Natasha finally had an investment property that was putting money in their pocket and her husband was happy about it.



#### **DEAL 2: OLD PROPERTY RE-VAMPED**

- Turned into rent by the room
- \$630p/w Net Cash Flow (\$810p/w rent)

### **Deal 3: Renovate an original 1970s house**

With renewed confidence, Natasha bought a property that hadn't been renovated since it was built in the 1970s. Again, she bought it without seeing the site. She spent \$90,000 on renovations and increased the property's value by \$140,000, with an equity gain of \$50,000.

When she consulted a real estate agent, Natasha was told she could only get \$300 per week for it. That wasn't going to cut it, so she turned it into an Airbnb rental.

*"I told my hubby, 'I've got this great idea. I'm going to spend the last \$10,000 we've got and turn it into an Airbnb rental.' And he's like, 'Oh my God.'"*

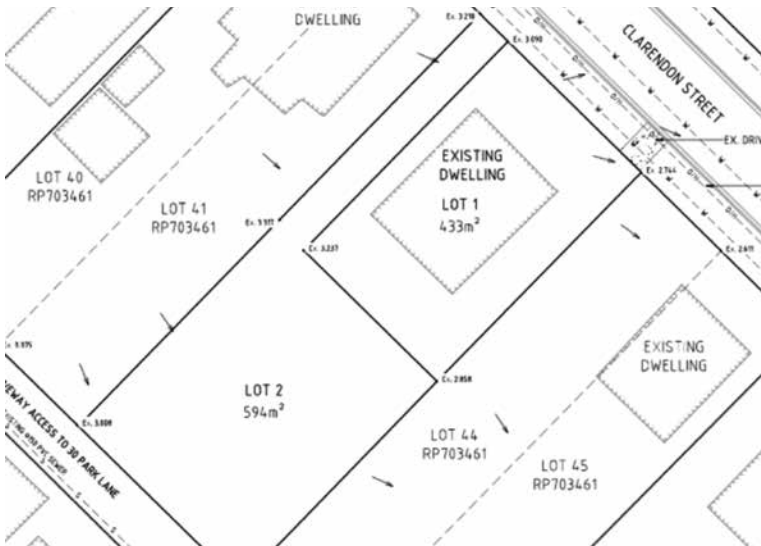
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Now, the property earns Natasha close to \$30,000 a year, putting more than \$17,000 worth of positive cash flow in her pocket.



## Deal 4: A Quick Profit Turnaround

Natasha decided to buy yet another property online, without seeing the site. She knew what she was looking for and found a dual-lot, single title property in Townsville. With a small renovation and boundary realignment, Natasha created two blocks. After advertising one as a rent to own deal, she was able to sell on vendor finance. The final sale price was \$450,000, which turned around a quick \$165,000 profit.



## DEAL 4: DUAL LOT SINGLE TITLE

- Bought \$275,000
- Mini reno \$10,000
- Boundary realignment
- Valued \$390,000
- Contracts for \$450,000 (vendor finance)
- Positive \$27,824
- Uplift \$165,000

## Deal 5: Stepping into property management

Natasha quickly realised that she had a gift for managing projects, and since her last Airbnb had gone so well, she started looking for a co-hosting deal, where she could do day-to-day management on someone else's property. She found one in Perth earns more than \$6,000 a year in management fees.

### A Professional Property Investor is Born

With Natasha's property portfolio performing so well, her husband Zane has finally come around and has even started hunting for deals. Now, their three boys are getting in on the action!

Most importantly, Natasha built a career for herself while living in Indonesia. For the first time in a long time, Natasha and Zane are able to see themselves and their family back home in Australia.

*“I did all of this online. Everything you need is there – the training, the resources, an amazing and supportive community. If I can do it anyone can.”*

---

CURRENT CASH FLOW PER ANNUM		
Property	Pre Dymphna	Post Dymphna
PPR	-\$6831	Even
Property 2	-\$10,098	+\$13,936
Property 3		+\$17,140
Property 4		+\$27,824
TOTAL	-\$16,929	+\$65,731

## Free Gift 2



### **3 Steps Every Multi-Millionaire Real Estate Investor Must Do To Achieve Success Masterclass**

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## Henry

### How a corporate worker escaped the wage-slave cycle and found financial freedom.

Henry should have been living the dream. He was a professional engineer who was earning more than \$170,000 a year. But beneath the surface, he was living pay-cheque-to-pay-cheque, renting, and had amassed a credit card debt of \$70,000.

After joining Dymphna Boholt's program in 2016, Henry started to turn things around. In just two years he cleared his credit card debt, increased his equity by \$350,000, and left 'wage-slavery' behind for a career as a full-time property investor.

Henry had ticked every box society had given him: he had a loving wife, beautiful children and a high-paying job. He should have been on top of the world but, deep down, he was struggling.

Henry travelled more than 220 nights a year, leaving him with very little family time. To make matters worse, he felt that he was becoming alienated from his young children.

Despite his high-paying job, Henry didn't own a home and was barely getting by from one week to the next. Moreover, he had amassed \$70,000 worth of credit card debt.

*"I was talking to my friends about Dymphna, and I said, 'It's just too good to be true, right? But they said, "No man, it's actually all true.'" So I joined up.*

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In 2016, Henry's friends convinced him to join Dymphna Boholt's Ultimate Program. A new world of possibilities opened up and he was keen to get started but didn't know where to begin. Henry's background as an engineer made him extremely analytical and cautious, and he suffered what Dymphna calls 'analysis paralysis'.

However, Henry's first step soon became clear. Like many others, he'd followed his accountant's advice and bought a negatively geared investment property. He decided to sell this, which gave him some capital to work with.

Henry bought a block of land for his principal place of residence (PPR), which created a large chunk of equity. This worked well, so he did it again in a neighbouring estate.

With some equity behind him, Henry went to America to land two cash-flow superstars, and then returned to Australia to put together two multiple townhouse developments, with another one currently in negotiation.



Henry had so much momentum behind him that he was able to complete his first marathon at the ripe old age of 41! Henry believes that his financial transformation has gone hand in hand with a personal transformation, thanks to the I Love Real Estate community.

## Deal 1: A place to call home

With the capital freed up from the sale of his negatively geared investment property, Henry was able to secure a block of land at 20 per cent below market value for his principal place of residence. After refinancing, he was able to use the equity gain to fund the construction of his home.

Having purchased and built well, Henry's home cost him less than \$630,000 and has since been valued at \$768,000 – an equity gain of \$138,000.



### PPR DEAL MELBOURNE SOUTH EAST

Land Price	\$270,000
Construction	\$357,000
Total Cost	\$627,000
<b>End Value</b>	<b>\$768,000</b>
<b>Equity</b>	<b>\$141,000</b>

## **Deal 2: Same deal, different estate**

Following the success of their PPR build and with a fresh injection of equity to work with, Henry decided to repeat the process. He worked with the same developer and bought a second block of land in a nearby estate.

However, with a growing awareness of how the property game worked, he was able to negotiate some aggressive terms. He bought significantly under market value, with a five per cent deposit and a long 12-month settlement.

Building is currently in process, but Henry has already created more than \$50,000 worth of equity in the land alone.

*“I’d done a house and land deal, and it had worked. So I wasn’t as afraid of that as some of the other stuff.”*

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## **Deal 3: A visit to cash flow country**

After establishing a solid base, Henry set his sights on generating the cashflow he needed to pay off his debts. He headed to Florida, America, to visit family and looked into the American property market.

He found an attractive property for US\$385,700. Henry was able to secure the deal on vendor finance and the owner allowed him to take over the loan. This created an easy point of access into the American credit market. After expenses, the property will be cashflow positive to the tune of US\$7,100 a year.



**CASHFLOW PROPERTY HOLLYWOOD, FLORIDA**

Total cost	\$389,000
Loan	\$332,000
<b>Rent (US\$2200 p/m)</b>	<b>\$37,700</b>
<b>Loan &amp; Expenses</b>	<b>-\$30,600</b>
<b>Net Cash Flow</b>	<b>\$7,100</b>

## Deal 4: Buying the seven dwarves

While in America, Henry decided to take his family to Disney World in Florida. They stayed in a special holiday rental, which is named Seven Dwarves Lane. When Henry found out the holiday rental right next door was for sale, he spoke to his brother and his wife about the possibility of entering into a joint venture.

His brother and his wife had seen the transformation that was unfolding in Henry's life and were keen to know more. They also had direct access to the American credit market where they could secure fixed rate loans of two per cent. In America, a fixed rate loan can be fixed for the entire term of the loan – that's 30 years!

Together, they purchased the villa for US\$160,000. It rents for an average of about \$40,000 a year, which after expenses creates \$6,400 worth of positive cashflow.

## **Deal 5: Henry becomes a builder**

Although the American deals had started to help with cashflow, Henry still felt he didn't have enough equity behind him to get moving. With this in mind, he became a registered builder and started hunting for deals that would create a good chunk of equity.

Henry teamed up with another member of the I Love Real Estate community, became a partner in a building company and found a property with potential in the Melbourne suburb of Bayswater.

Henry knew he needed to move quickly, so he put down a deposit – the last \$50,000 he had in his name – and trusted that he would find the partner joint venture he needed to make the deal happen.

Henry was able to negotiate some favourable terms: five per cent deposit, 12-month settlement, and early access. These terms meant that there was enough in the deal to attract the joint venture partner he needed. With a large pool of potential partners available through the ILRE community, he found who he was looking for and got the deal across the line.

As a one-into-three townhouse development, with a total cost of \$2.2M, and a final sales price of \$2.6M, Henry's share of the profit comes to \$360,000.

## **Deal 6: A development lands on his lap**

By this stage, Henry gained a reputation as a 'property fanatic', and his friend introduced him to a property investor based in Singapore. The investor owned a run-down house in Melbourne with potential for development. He wanted to build townhouses but didn't want to do any of the legwork. He offered to provide finance if Henry was willing to come on board as a 'knowledge partner'.

With the owner looking to hold the three townhouses long term, Henry's personal profit in the deal should come to \$190,000.



### 3 TOWNHOUSE DEVELOPMENT BAYSWATER

Land purchase	\$835,000
Dev/Construction	\$1,008,000
Other costs	\$408,800
<b>Total sales</b>	<b>\$2,610,000</b>
<b>Net Profit</b>	<b>\$358,200</b>

## The wage slave wins his freedom

Henry is close to closing the deal on a four-townhouse development in the Melbourne suburb of Kilsyth, which should create an expected profit of \$442,000.

All in all, Henry has seen a remarkable turn-around in his finances, outlook and lifestyle. He has cleared his credit card debt, improved his cashflow position by almost \$17,000 a year, and increased his equity by \$370,000 – in just two years. Not only has this created a career that really gets him excited, it has brought him home to his family and his children couldn't be happier.

**HENRY'S RESULTS**

**PRE-DYMPHNA**

Credit card debt	\$70,000
Passive cashflow	-\$3000PA
Equity	-\$20,000
Active project portfolio	\$0

**POST-DYMPHNA**

Credit card debt	\$0
Passive cashflow	\$13,500PA
Equity	\$350,000+
Active project portfolio	\$6,950,000



## Anu & Prash

**From negative equity and \$60K negative cash flow to a \$2.3M in equity position and \$70K positive cash flow in just four years.**

Before Anu and Prash discovered Dymphna and the I Love Real Estate (ILRE) community they had bought their home (PPR) as well as a negatively geared investment property. That all sounded good at the time but the reality was less than ideal.

They were in debt and having a hard time keeping up repayments. When they locked in an interest rate of 8.5 per cent for four years they thought they were doing the right thing protecting themselves from interest rate rises. Unfortunately, they locked in that in three months before the GFC hit and interest rates promptly plummeted below five per cent.

To add to their expenses they decided to get married. Being of Indian and Sri Lankan backgrounds they were used to large weddings, but knowing their financial situation they were able to negotiate with their parents to get it down to 660 guests. Despite these cuts, the cost of the wedding consumed all of their savings and blew out their credit card further adding to their debt and putting them in an even more difficult situation.

All up, they were \$61,000 negative cash flow a year and in negative equity.

That started them on the search to find a solution to their financial woes. They attended seminar after seminar and finally ended up on a bus tour of Melbourne suburbs with a company that was showing them all the negatively geared properties they could buy.

One of the other participants was chatting to them and mentioned Dymphna's name, saying she was of the "other" school of thought when it came to cash flow. A quick google search found them booking into one of Dymphna's one-day events.

They excitedly left the one-day conference having invested in the Ultimate Program and the I Love Real Estate community but did nothing with the information for the next three years.

Finally, when an unsustainable business venture didn't change their situation, they decided to take the property education off the back-burner, get clear on their goals and start putting that education into action.



## Deal 1: The investment property

They decided to renovate and sell their investment property with the help of some favours from friends and family. When they sold the property fully renovated, they made \$99K profit on paper. That money went back into paying off the debts that owning the property had incurred in the first place – but they were happy to remove the debt and walk away breaking even and with a reduction in negative cash flow.

They then turned their attentions to their PPR to see what could be done to get them closer to their goals.



### DEAL 1: RENOVATE EXISTING INVESTMENT

- Purchase Cost: \$350K
- Strategy: Renovate, sell & recoup loss
- Reno Cost: \$12K
- Sale Price: \$461K
- Profit (from reno): \$99K

*“Nothing you can imagine in your mind is impossible”*

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## Deal 2: The PPR knockdown

In this case the numbers worked for knocking the house down and building a duplex. The build cost them \$809K (after a buy cost of \$535K) and they ended up with an end value of \$2.05M. Selling one of them and keeping the other left them with a profit of \$706K (which includes \$150K of capital growth that occurred since buying the property).



### DEAL 2: PPR KNOCKDOWN TO DUPLEX

- Purchase Cost: \$535K
- Strategy: Knockdown, duplex, sell one
- Build Cost: 809K
- End Value: 2.05M
- Profit: 706K

### Deal 3: The villa unit

Finally they were in a position to start moving forward and their next step saw them buying a two-bedroom villa unit. Taking what they'd learned so far they decided to renovate and convert the two-bedroom one-bathroom into a three-bedroom two-bathroom which created an \$81K profit in just four weeks when the revaluation came in at \$480K.

They then took another strategy they had learned, which was to enquire about using the sinking fund to revamp the outside of the property. They were able to get all the unit owners to agree to use that money to render the outside of the property, to give the buildings more street appeal. A subsequent revaluation took the value of the property to \$550K, giving them even more equity in the deal.

They've kept this deal and once rented, it turned out to be \$3,000 positive cash flow a year.



#### DEAL 3: VILLA UNIT RENOVATION

- Purchase Cost: \$346K
- Strategy: Convert 2x1 to 3x2 and retain
- Reno Cost: \$53K
- Revaluation: \$480K
- Profit: \$81K

## Deal 4: The WA commercial

Their next deal was an old house in Western Australia which was in a zoning that allowed them to knock it down and build a double storey commercial building on the front and a duplex on the back which could be used as a residential or commercial offices depending on need.

Conversations with the locals found them a tenant for the existing building and an agreement to take on the lease when the new building is completed so they effectively had a tenant from the day of settlement. When complete the whole property will be around \$100K positive cash flow.



### DEAL 4: WA COMMERCIAL

- Purchase Cost: \$360K
- Strategy: Build Commercial & Duplex
- Build Cost: \$2M
- Cash flow: \$100k+ pa

*“Take that step, whatever happens you’ll get learning and you’ll be better off.”*

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## Deal 5: The Cultural Heritage Triplex

Anu and Prash then found a block that seemed too difficult for most people, in fact most people wouldn't touch it. Undeterred, they went through several town planners until they found one who was confident they could do what they wanted, which was to build a triplex of four-bedroom townhouses.

The purchase was \$1.06M, the build cost \$1.64M and the final value came in at \$4.05M netting them a tidy \$1.35M profit. Their plan is to keep one of the three which should give them \$48K passive income.



### DEAL 5: THE CULTURAL HERITAGE TRIPLEX

- Purchase Cost: \$1.06M
- Strategy: Knockdown and build triplex
- Build Costs: \$1.64M
- End Value: \$4.05M
- Profit: \$1.35M

## Deal 6: The Melbourne Triplex

Their most recent deal was another triplex in Melbourne with a money partner. They sourced this deal with the DA and all the plans in place and were able to use their expertise to rejig the floor plan to add a self-contained granny flat with bathroom on the ground floor for two of the three townhouses.

This change added \$300K profit to the end valuation. In the end they will walk away with project management fees (as serviceable income) and \$200K of profit share with the other \$437K in forecast profit going to the JV partner.

Since starting in earnest, Anu and Prash have created a \$3.78M portfolio, with \$2.3M in equity. Their current cash flow is \$70K and will grow when the current projects reach completion.



### DEAL 6: THE MELBOURNE TRIPLEX JV

- Purchase Cost: \$1.5M
- Strategy: Build triplex and sell all
- Build Cost: \$1.49M Other costs: \$423K
- Sale Price: \$4.05M
- Profit Share: \$200k Approx

*“Convert love to energy and then energy to wealth, and use that wealth to feed your health and relationships.”*

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Even more importantly, when they wrote down their goals and decided to take property seriously, one of their goals was to leave work and be able to focus on property full time by the time they turned 35.

They've both now achieved that goal, and with the birth of their son, they have even more reasons to treasure their free time and financial freedom.

#### PRE-DYMPHNA (2013)

PROPERTY	DEBT	EQUITY	Cash flow
PPR (Melbourne)	\$535,000	\$0	-\$33,000 PA
Investment Property	\$350,000	\$0	-\$22,000 PA
Credit Card Debt (Wedding)	\$30,000	-\$30,000	-\$6,000 PA
<b>TOTAL</b>	<b>\$915,000</b>	<b>-\$30,000</b>	<b>-\$61,000 PA</b>

#### POST-DYMPHNA (2017)

PROPERTY	VALUE	EQUITY
PPR (Melbourne)	\$1,400,000	\$1,400,000
Investment Property 1	\$550,000	\$130,000
Investment Property 2	\$1,450,000	\$500,000
Investment Property 3	\$350,000	No equity (requires development)
Investment Property 4 (JV)	N/A	\$200,000 (Cash from deal)
<b>TOTAL</b>	<b>\$3,780,000</b>	<b>\$2,230,000</b>

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**I Love Real Estate Movement** is a “Closed Facebook Group” for ALL existing property investors, future investors, and anyone who just wants to learn about my Real Estate Investing Secrets.

Find it here:

**[www.facebook.com/groups/ILoveRealEstateMovement](https://www.facebook.com/groups/ILoveRealEstateMovement)**

I will be providing heaps of behind the scenes information, insights and LIVE messages, including my student’s success stories.

The I Love Real Estate Movement Facebook group is an open forum where you can share your real estate investing questions and challenges. It is a place to be among others who share the I Love Real Estate bug.

I also discuss things outside of investing, like your mindset, which plays such an important role in your own success. The focus is on you getting out there and achieving you own goals, or as I like to call it achieving your own “Peg in the Sand”.

There are no real rules except respect, positive attitude and zero spam! I decide who to allow in or not and if your timeline is full of overly promotional posts, you won’t be approved. Anything not in alignment will be deleted and if you try twice you will be banned from the group. Please focus on learning and supporting other investors.

Like any great group I encourage you to ask your friends to join, however just make sure you ask them and don't add them without their approval.

Thanks, and let's make this year the best yet,

**Dymphna**

**[www.facebook.com/groups/ILoveRealEstateMovement](https://www.facebook.com/groups/ILoveRealEstateMovement)**



**Other books available by Dymphna Boholt at**  
[www.DymphnaBoholt.com](http://www.DymphnaBoholt.com)

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