

SECRETS OF SUCCESSFUL PROPERTY INVESTORS

VOLUME

3

REVEALED

17 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 (p. xx), 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 (p. xx), and Sanjeev and Illa (p. xx), 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 (p. xx), who created a \$92,000 per annum turnaround in their cashflow position, and Peter and Kerrie (p. xx), 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 (p. xx), 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 (p. xx), 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



Beverle

From two financial disasters to a bright financial future through real estate.

Beverle was terrified of being unemployable after 50 – and having an insecure financial future as she headed into retirement. Here's how she used real estate to create a bright financial future.

Life can 'throw many bricks at us', in the form of unexpected problems and disasters. But it's how we handle them – our attitude and actions - that determines where we end up.

Beverle property investing journey began in 2001 with the purchase of a modest town house in Balmoral, QLD. "I did my own research and decided to invest as it was a high cash flow option – it generated a bit of extra income for me and my family," explains Beverle.

“Despite a few problems over the years, that first property in Balmoral has remained a good investment, and had good equity growth over the years.”

Beverle had a vision of the kind of future she wanted for her family, so was continually looking at different options to get there.

“I’ve always loved learning – I even dabbled in shares for a while but I found it wasn’t really a passion of mine, so I decided to concentrate on property,” said Beverle.

*“Firstly, I did a JV (Joint Venture) with mixed success
but it did make some profit ... just not as much as
we were hoping.”*

“Around the mid 2000s I realised that our investments were not doing much for us – they weren’t hurting but not really helping that much either. We weren’t growing. I decided I wanted to ramp things up and speed things along, and began to think of ways to do this.”

Despite this positive intention - things took a turn for the worse.

“In 2010, a couple of bad decisions really hit us hard. I’d bought a house and land package in a mining town but my timing was out and unfortunately the mining boom had come to an end. We had an equity loss of \$100K which as you can imagine was quite a blow!”

“Around the same time, I’d also invested in a startup business. I thought that it would be a good idea to get another stream of income happening. Within 12 months that business had gone bust which hit us with another \$60K loss.”

Like many people who ‘go it alone’ in wealth creation, without support from a mentor, Beverle had made a few classic mistakes.

For example, insufficient due diligence and purchasing property in personal names. Both of which have proven costly and stressful. And life's punches kept on raining down on her family: "In 2015 I suddenly found myself out of work and my husband had been involuntarily retired for some years. This was another scary financial hit and a massive emotional blow.

"We didn't have a big safety buffer in terms of savings and we were still trying to manage our debt, so the pressure was quickly reaching breaking point. I felt a lot of fear around the future. Fear of being unemployable after 50 was a big one.

"I had a fear of not being able to support and provide for our children, who were going off to university. We only had a small cash fund for emergencies, so I was worried about the future. It was a very unsettling time and my health was starting to suffer as a result of all the stress," said Beverle.

It was around this time that Beverle knew she had to do something to pick herself back up and turn things around. "Luckily I found myself a good counsellor who helped me change my mindset and start to believe that I am worth investing in."

With her new learnings and mindset, Beverle engaged more closely with Dymphna Boholt and the I Love Real Estate Community. "I was already a member and decided that it was time to get some extra help. I was tired of always trying it out on my own and I knew I had gaps in my knowledge. I could see the value in getting some more in-depth mentoring from Dymphna and the I Love Real Estate community," said Beverle.

Now with a supportive community and proven strategies and processes to follow, things have started to turn around for Beverle.

Reno, Subdivision & DA

They bought a house in Tahmoor and renovated the house, and sub-divided the backyard and sold it with a DA (development approval). This project took 12 months and they ended up with \$45,000 profit, so not bad. But they were building their knowledge and the next deal turned out much better.

BEFORE



JV WITH PLATINUM STUDENT – RENO, DA SECOND DWELLING, SUBDIVISION

Purchase	\$395,000
Reno, DA and hold costs	\$81,000
Sold with DA	\$540,000
Sales costs	\$19,000
Profit	\$45,000



AFTER

“I feel like I can breathe a sigh of relief ... I can see a compelling, safe and secure future for me and my family.”


9

FOUR Townhouse DA

“With help from my coach, I then bought a property on the Central Coast, NSW which I sold with a DA for four townhouses. This deal made around 19 per cent ROI (return on investment) in 12 months.”


This project took 12 months and gave her around 35% cash on cash return. Beverle was over the moon with this result. Not just the financial gain – which was great – but the increased confidence.

BEFORE



4 TOWNHOUSE DA

Purchase	\$755,000
Strategy and hold costs	\$108,000
Sale	\$1,052,000
Sale costs	\$24,000
Profit 19.07%	\$165,000
12 months 35% cash on cash return	



AFTER

"This whole experience has given me a new level of trust and confidence in my own skills, and financial future. It's allowed me to pay down debt, build up a savings account and help my daughter out with her wedding. I even get to make bigger contributions to my church and my chosen charities," said Beverle.

"And I get to have a lot of fun along the way as we continue this journey with a community of like-minded people," said Beverle.

This ability to create 'wealth on demand' has clearly given Beverle a new level of confidence in her own financial future.

And as she says: "I've learned a lot of things on my property journey:

1. You can be profitable even if you make mistakes but you must do everything possible in due diligence and have a plan.
2. Multiple exist strategies are paramount.
3. You cannot see the future exactly. Listen to your heart when you make a decision. If your heart is uncomfortable then it may not be the right decision. If your heart is peaceful then trust that even if the result is not as expected, it will be OK."

RESULTS	2013	2017
Armidale – 3 bedroom house	\$250,000	\$300,000
Balmoral – 2 bedroom townhouse	\$430,000	\$430,000
Dalby – 4 bedroom house	\$340,000	\$250,000
PPR	\$850,000	\$1,650,000
Equity	\$830,000	\$1,695,000
Income	Neutral	Slightly negative
Cash/debt	Debt \$90,000	\$145,000 cash
SMSF	Not enough money	\$200,000



Gloria

How Gloria rewrote her life story... And replaced her income in just three years!

Having raised two kids on her own, and having worked hard to build the small amount of equity she had in her house, Gloria didn't want to take chances.

She couldn't bear the thought of having to start over. But Dymphna gave a strategy she could believe in. The only things standing in her way now were her own demons and her own past.

Gloria had been a single mum for 20 years after escaping a tumultuous marriage. She had worked hard providing for her son and daughter from a young age, but when she suffered a back injury in 2013 she realised how precarious her financial situation still was. She needed a back-up plan.

When she met Dymphna, she immediately resonated with her. Only single mothers can know how hard their road truly is and she was convinced that anyone who had made those sacrifices for her own children would surely do their best to help others in their journey, with passion and integrity.

However, as she commenced her studies with the I Love Real Estate (ILRE) community and as she began the deep inner work that brings the fullness of your being into alignment with your goals and desires, she realised that her past was still haunting her. Gloria recognised that the legacies of her past would always hold her back unless she could find a way to work through it.

“...I started running. I couldn’t get past five letterboxes without running out of breath. But I said, tomorrow I’ll do six, then seven. Now I can run eight kilometres without stopping. AND I’ve lost 10 kilos!”

The Re-write Begins

With Dymphna’s support and in the safe workshop of the ILRE community – where the desire to reinvent yourself and be the author of your own life is honoured and celebrated – Gloria slowly began to turn things around. She worked on herself, confronted her fears and limiting beliefs, and gave herself permission to dream again.

Her health improved and she became brighter and more optimistic. She built a granny flat on the back of her principal place of residence (PPR) and secured two rooming house deals, which became a rich source of cash flow. With her investments now netting \$74,000 a year, she has managed to completely replace her income, and cut back to three days a week work... and all that in just three years!

Deal 1: The Granny Flat Squeeze

Like many real estate journeys, Gloria started with her PPR to build a base to work from. She replaced all the floor boards and doors, and gave the interior a new coat of paint – doing it all herself until her arms ached! She increased the valuation by \$60,000.

She also had a large backyard that no one was really using, and was just a headache to maintain. So she developed plans for a granny flat. The plans were reasonably straight forward, but they still took 12-months to get through council. While many would have been put-off by the repeated knock-backs from council, Gloria persisted, until a letter from an Environmental Lawyer finally got her over the line.

The granny flat cost \$120K to build, increased the valuation by \$92,000, and is currently rented out for \$420 per week. As Gloria says, “This income gave me my first breath in years. It was a tremendous boost.”



PPR: RENO, EXTENSION AND LANDSCAPING

Purchased property back in 2000: \$247K

Reno = Uplift in Equity: \$60,000 (before G/Flat)

Current property value: \$890,000 (incl. G/Flat)



PPR: GRANNY FLAT

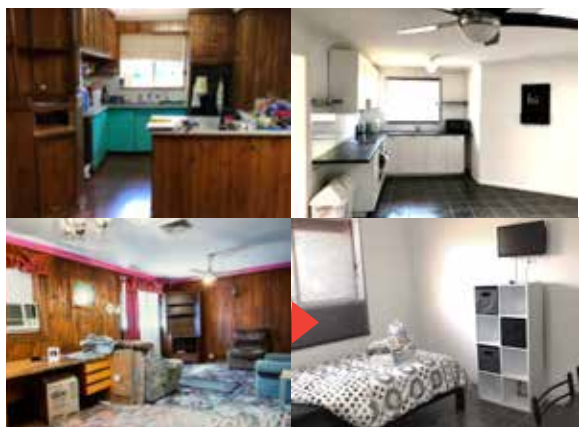
Cost of build and landscaping:	\$107,000
Uplift in equity:	\$92,000
Rent:	\$420 pw
Cash flow:	\$21,000 pa
ROI:	17%

Deal 2: The South Australian Boarder

For Gloria's next deal, she went looking for something with a low entry point. She knew that serviceability was going to be an issue on her current income. This search took her over to South Australia.

Gloria found a large place with potential for seven bedrooms, and an attached granny flat. She sent a family friend to look at it and they said that they would never touch it. It was just too old.

However Gloria would not be deterred and after flying over for a quick inspection, purchased the property for \$280,000. She then took annual leave to fly over and do the renovations, lining up all her tradies to be ready to go as soon as she landed. With her team in place, and putting in long hours, Gloria turned the property into a five-bed rooming house. It now earns \$997 a week fully tenanted, earning \$51K a year and generating \$31,000pa passive income.



RESIDENTIAL TO ROOMING HOUSE 1

Purchase & reno:	\$325,000
Valuation:	\$375,000
Residential rent:	\$320 per week
Rooming house rent:	\$995 per week
Positive cash flow:	\$31,000pa

Deal 3: Finding Love Again ... Next to the Police Station

With some room to breathe and her children out most nights these days, Gloria decided that maybe she deserved somebody to love too. While Gloria found it funny at first, scrolling through a dating website with her daughter, she eventually plucked up the courage to go on a few coffee dates.

Still carrying the scars of her past relationships to men, it was a long and slow road back to being able to trust someone with her emotions and physical safety. However, her personal growth had its own momentum now and, utilising some manifestation techniques she learnt from Michael Dempsey, she eventually met Andrea – a solid and wonderful man whose support has “made an enormous difference to (her) life.”

Gloria puts her ability to find love again down to the healing that has been central to the personal development she's found within the ILRE community. As she says, "I feel this in all aspects of my life now. I feel whole again."

"When you make changes to yourself, you attract the people you want to meet into your life."

Deal 4: The South Australian Repeat

Following the success of her first rooming house deal, Gloria is aiming to rinse and repeat her strategy, again in Adelaide.

Gloria got the price she needed to make it work, and even negotiated to keep all the furniture! The property is currently tenanted, but when the lease expires, Gloria will begin renovations. After expenses, this property will be delivering \$22,000 pa passive income.



RESIDENTIAL TO ROOMING HOUSE 2

Purchase, reno, furnishings, appliances:	\$210,000
Currently Tenanted:	\$4,000pa
Conversion to a 1B class rooming house in 2018	
Estimated positive cash flow on completion:	\$22,000pa

The Story is Re-written

Gloria now has the backup strategy she was looking for. Her investments now pull in a net \$74,000 a year, and this has allowed her to cut back to three days a week at work.

What's better, this money is coming in no matter what happens to Gloria. She has the peace of mind she was looking for.

Now believing that complete personal transformation and healing is possible, Gloria wants to help others, working as close to the source of trauma as possible.

She has recently started working with a group of young disadvantaged girls, many with histories of abuse, in Mt Druitt, Sydney. The six-week mentoring program, called "Girl Power" covers everything from goal setting to budgeting, helping them to find the power that Gloria believes lives within everybody.

Looking back, Gloria is extremely grateful for all the support she has received from Dymphna and the ILRE community.

"Words can't express how much this has changed my life."

PRE-DYMPHNA	VALUE	EQUITY	CASH FLOW	
Quakers Hill (PPR)	\$550,000	\$352,000		\$0
POST-DYMPHNA	VALUE	EQUITY	UPLIFT	CASH FLOW
Quakers Hill PPR	\$890,000	\$510,000	\$60,000	
Granny Flat	Inc in PPR	Inc in PPR	\$92,000	\$21,000
R House SA	\$375,000	\$95,000	\$50,000	\$31,000
R House SA 2	\$245,000	\$35,000		\$22,000
Totals	\$1,510,000	\$650,000	\$202,000	\$74,000pa

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Richard

**How a love-struck young immigrant went
from earning \$9 an hour to pulling in \$30,000
a year from a \$3.6M portfolio
.... And got the girl!**

Richard and his girlfriend Jane landed in Australia in 2007 with a suitcase of clothes and just \$5,000 in cash. Living in a crowded boarding house and studying IT at university, Richard thought himself lucky to be earning \$9 an hour waiting tables at a restaurant in Darling Harbour. In China, that was big money.

When they graduated and moved into their own rental apartment. They had made it and Richard was ready for the “happily ever after.” Jane had other ideas. She wanted more from life. She didn’t want to be average and always struggling to get by. And she wanted to be able to help her parents.

She just couldn't see any future with Richard that excited her, and announced that she was moving out.

Richard was devastated. He begged Jane to give him another chance. He would turn their life around, and build a future that would excite them both. Jane moved out of their apartment, but promised not to sever ties.

*"Jane pushed me to be a better person.
I went from being a naïve boy to a real man with the
power to look after his family. But I couldn't have done it
without the ILRE community."*

Richard was on notice. How could he turn their life around?

About this time, his new housemate lent him some books on property, and rekindled a long-held fascination with property.

However, he wasn't managing his money well, spending a lot on Jane and flashy dates and cruises. Before long he had \$40,000 worth of credit card debt across five separate credit cards. He also lost money trading ForEx with no idea what he was doing. He just couldn't bring himself to tell Jane.

And so, hoping to turn thing around, he joined Dymphna's Ultimate Program in 2012, signing up to the payment plan and putting it all on his credit card.

Richard suddenly had an answer. He could see how he could solve his financial problems, and create an exciting life for them both in Australia. He threw himself into his education and deal-making, and in just 4 short years, he has amassed a 10-property portfolio, worth over \$3.6M and delivering \$30,000 pa in passive income.

With his financial situation turned around, and a mission-driven life forming around property investment, he had a future he could offer his beloved. Jane travelled across the country with him looking at deals, sharing his growing passion for property, and finally agreed to marry him on a romantic holiday to Fiji.

After 10 years together, both off and on, Jane and Richard were finally married. All thanks to property investing.

A quick look at Richard's deals shows that a strategy of searching far and wide for the right deals, and a willingness to muck-in and do the hard yards with ugly ducklings can really pay off.

Deal 1: Reno'ing the PPR

Like most investors, Richard's journey began with his principal place of residence (PPR). He renovated the laundry and added a second bathroom, increasing the valuation by \$65,000 and immediately wiping out his credit card debt. He has also recently added a granny-flat, increasing the valuation to \$1.15M.



PPR SYDNEY 3-BED HOUSE

- Purchase Price: \$590,000
- Strategy: 2 Renovations and granny flat
- End Value: \$655,000, \$880,000, \$1.15m
- Cashflow: \$16,800 pa (granny flat only, main house PPR)



WESTERN SYDNEY 2-BED UNIT

- Purchase Price: \$289,000
- Strategy: Renovation
- End Value: \$375,000
- Rent: \$340 pw
- Cashflow: Negative but Sydney growth

Deal 2: Entry Level Investment Unit

Richard's first investment play was a unit in Western Sydney, which he purchased for \$289,000, and renovated to increase its value to \$375,000. It is currently negatively geared, but well positioned for growth.

Deal 3: The Regional Cash Cow

Richard then purchased a property in Griffith in regional NSW for \$153,000. He added a granny flat to increase the rent to \$510 a week, making it positively geared to the tune of \$10,000 a year.



REGIONAL NSW

- Purchase Price: \$153,000
- Strategy: Granny Flat
- End Value: \$270,000
- Rent: \$510 pw
- Cashflow: Approx \$10,000 pa



REGIONAL WESTERN NSW

- Purchase Price: \$220,000
- Strategy: Renovation and a 3-Phase Rent-to-buy Scheme
- End Value: \$250,000
- Cashflow: \$6,000 pa

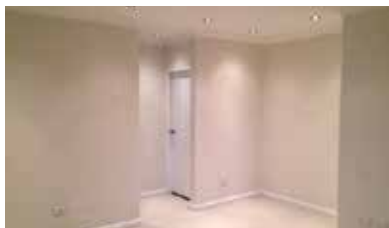
Deal 4: Regional Rent-to-own

Richard's fourth deal was in Dubbo NSW. Purchased for \$220,000, Richard has a rent-to-own agreement in place with the current tenant. The option fee increases the properties cashflow position, delivering a net \$6,000 pa a year, with an expected back end profit of \$50,000 once the sale is complete.

Deal 5: The Drug Den

Richard's next purchase was an ugly-duckling unit in Western Sydney. The agents were having trouble selling the place because whenever they took prospective buyers to inspect they found heroin addicts in the stairwell, or prostitutes plying their trade in the communal areas. However where others saw a disaster Richard saw an opportunity. He took control of the body-corporate and used the sinking fund to fix up the stairwells and get rid of the junkies and prostitutes.

Together with some minor renovations of his own, Richard has managed to increase the valuation of his purchase by \$60,000 in just a few months.



WESTERN SYDNEY

- Purchase Price: \$290,000
- Strategy: Renovation
- End Value: \$350,000
- Rent: \$310 pw



REGIONAL WESTERN NSW

- Purchase Price: \$152,000
- Strategy: Reno when tenants vacate and possible Rent-to-buy Scheme
- Cashflow: Over \$4,000 pa

Deal 6: Another Cash Cow in the Country

Richard decided to purchase another property in Dubbo to improve his cashflow position. Purchased for \$152,000, this property is already delivering positive cashflow of over \$4,000 a year. Richard is happy with this property as is, but may renovate if the existing clients move out.

Deal 7: Mortgagee in Possession

Turning to Moree, NSW, Richard found a bargain basement property for \$50,000, with plywood over the windows. With some basic renovations this property is now valued at \$60,000 and is delivering \$5,600 p.a passive income.

Deal 8: a Joint Venture in the Blue Mountains

In a joint-venture arrangement where Richard provides the servicing and his partner provides the cash, Richard purchased a cheap property in Leura with a view to renovate. Purchased for \$478,000, they expect to be able to sell for \$800,000, for a total profit of \$150,000.



REGIONAL NORTH COAST NSW

- Purchase Price: \$50,000
- Strategy: Renovation
- End Value: \$60,000
- Rent: \$200 pw
- Cashflow: Over \$5,000 pa



REGIONAL WESTERN NSW – JV

- Purchase Price: \$400,000
- Strategy: Renovation and Strata Titling
- End Value: \$570,000 (estimated)
- Cashflow: \$5,000 pa
- \$150k Equity uplift from Strata Titling

Deal 9: Parkes Joint Venture

As the working and servicing partner, Richard has purchased a property in Parkes with multiple dwellings on it. His strategy is to renovate and strata-title, which is expected to increase the valuation by over \$150,000. However, he may hold on to this property, as it is already delivering \$5,000 pa passive income.

Deal 10: The Sub-division

Richard is now in early stages of purchasing another regional property with two houses on one lot. He plans to subdivide the property into two lots, increasing the valuation by \$100,000.

“To achieve financial freedom, you need educational freedom.

I never had it at school, but now I do and look

where it has got me.”

Advice to Investors

Richard’s success is a case study of dedication and application. Richard threw himself into property investing, cutting out ‘time-wasters’ from his life, including the T.V.

Richard also knows the relationship benefits that come when you are working side-by-side with your partner to create the life you want. Property investing has brought Richard and Jane closer together, and given them both the ability to create the life of their dreams... and live happily ever after.

PRE-DYMPHNA

- \$40k bad debt with 5 credit cards
- I may lose my dream girl due to poor financial status
- Groupon addiction
- Couldn’t afford Dymphna

POST-DYMPHNA

- 10 properties
- Over \$1,000,000 in equity
- Over \$30,000 passive income
- AND GOT THE GIRL!



Dawn

How a seasoned and successful property investor with a \$17m portfolio saw how much she had to learn.

Yarra Valley Strawberry farmer, Dawn, joined Dymphna Boholt's Ultimate Program in 2014, already a 20-year veteran of property investing and with a \$17M portfolio to her name. She thought she had seen it all.

However, when her husband had a heart attack it was the wake up call she needed to get her portfolio into shape. Impressive as it was, it wasn't giving them the lifestyle that they wanted.

Dawn then used Dymphna's methodology to stream-line her property portfolio, keep the top performers, and pay down debt. She also looked for ways to make each individual property pull a little extra weight.

Dawn has now reduced her debt position down from \$10M to \$4.3M, and by reworking her existing properties has managed to pull an extra \$90,000 in rent.

She has also restructured her portfolio with asset protection in mind, put more emphasis on cashflow for lifestyle... and even bought a Ferrari!

All the classic mistakes

Dawn remembers that before she met Dymphna, she was making all of the classic property mistakes. She was cross-securitised and had different trust accounts, but with multiple properties in each. She had no idea about how to structure her portfolio with asset protection in mind, and so when she finally found Dymphna she thought, "At last, someone is speaking my language."

"The amount I paid for Dymphna's course... I made that back in my first deal."

Not a financial planner

Dawn is a passionate self-educator, and had attended a number of events and seminars. She had even put herself through a financial planning course so she could better her financial position.

However, she found the educator's lack of interest in property frustrating. They only wanted to talk about shares, and property barely entered the picture, even though Dawn had been building wealth through property, including straight through the GFC without a hitch, for years. Dawn kept trying to share her experience with property, but in her words, "they didn't like me much."

Dawn's portfolio is too large to go into fully here, but she has made some important changes since joining Dymphna's Ultimate Program.



The Rural Retreat

In 2015, Dawn purchased a neighbouring farm in the Yarra Valley for \$1.24M. The initial plan was to use the land for strawberry farming and to renovate and rent the house out permanently at \$500 per week (\$26,000 pa). However, following Dymphna's advice Dawn turned it into a holiday rental called "The Strawberry Farm Retreat". A State Finalist in the Stayz.com awards and a potential feature on a Channel 7 TV show, it currently brings in \$90,000 pa.

A place by the Beach

Dawn purchased a property in Port Melbourne for \$625,000 back in 1999, initially to use as her own holiday house. However she has now converted it from a regular rental into a CBD beach retreat and has created positive cash flow of \$40,000 pa. It is currently worth \$2.5M.

Box Hill

Originally purchased in 2014 for \$1.95M, Dawn was willing to pay a price well above the reserve because she knew there were zoning changes coming. It was negatively geared to the tune of \$50,000 pa but she was able to improve its cashflow position by turning it into a rooming house. She recently sold it for \$3.9M.

Advice to Investors

Dawn reminds investors that cashflow is the life-blood of your investing business. Without it, it is difficult to grow and expand your portfolio. As she says, "Cashflow is king."

Dawn also stresses the importance of relentless self-education and is living proof that no matter how successful you are, there is always something to learn.

*"Dymphna really opened my eyes to the mistakes
I was making."*

ACTIONS TAKEN

- Turned existing houses into better income producing properties with positive cash flow as holiday rentals and rooming houses
- Sold properties to reduce our debt from \$10m to \$4.3m and remove the cross securitising
- Still kept the loans active in case we need to borrow on new properties
- Bought our dream car with some of the profits from the consolidating
- Still studying

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!

Value: \$495 – Yours FREE!

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Melissa & Phil

Creative strategies and out of the box investments have transformed Melissa and Phil's lives.

With \$80,000 a year negative cash flow bleeding them dry Melissa and Phil knew something had to change.

Melissa and Phil always had businesses. They liked to keep busy, but working seven days a week to keep the businesses going was getting too much and they began to look for other solutions.

They already had several industrial properties and a couple of poorly performing houses in regional Victoria. The losses on the properties had become hidden in their business expenses.

It wasn't until they saw Dymphna live that they took a closer look at their numbers and realised that they were being bled dry by these properties.

In addition to negative gearing they had also made many of the common mistakes investors make: trust issues, properties in their own name, incorrectly set-up self-managed super fund...

They realised that the best place to start was with what they had.

Deals 1 & 2: Manage your managers

The two under-performing investment properties they owned had been left to rack and ruin, with one of them untenanted and the other with under market rent.

They took Dymphna's advice about managing the managers and cut better deals, putting up the rent on one and, after a quick reno, getting the other one tenanted. Both properties came with stricter contracts about how the properties were to be managed. Both now are positive cash flow and being properly maintained.



COUNTRY VICTORIA UNITS SMALL RENOVATION

Painted, freshened and fixed inside and out.

Original cost: \$115,000

New rent after reno: \$270 p/w

Positive Cash flow over \$13,000 pa

Deal 3: Modular Import in the NT

Another property they owned in Northern Territory had a large back yard which was under-utilised. Melissa and Phil began to explore modular options to build a self contained dwelling in the rear to create extra rent. This modular build created \$14K passive income on a property they already owned!



MODULAR SELF- CONTAINED DWELLING IN THE NT

Under-utilised large back yard.

Property Rent: \$53,820 pa

Cash flow Positive \$14,226 pa

Deal 4: Industrial Land Storage Units

The two side by side industrial blocks which were doing nothing but costing them money became the next topic of discussion. After some investigation they found that flexible storage sheds were needed in the area and once built and rented out, this one move transformed an empty block that was costing them -\$46K a year into a sought after industrial property making them \$40K a year.



INDUSTRIAL LAND STORAGE UNITS

Land Cost: \$169,759

Build: \$338,862

Total: \$518,621

Rent @ 90%: \$79,153 pa

Cash flow: \$40,243 pa

Deal 5: Parma & Pot Pub

While they were developing a plan for the other block next door they found a pub for sale in country Victoria. Melissa had been watching this one for a while and knew that at the right price it would be a great deal with plenty of upside.

They got the pub in the end for \$100K less than the reserve and it turned out to be cash flow positive from day one. The property came with a tenant (the publican) and in the renegotiation of the lease they took control of the backyard, which was unused.

Eventually Melissa and Phil will build units and a drive through bottle shop in the back yard, the intention being that someone else will run the business. The pub also comes with 11 guest rooms which they may turn into a separate business at some point.



PARMA & POT PUB

Total buy cost: \$952,420

Rental income: \$81,000

Yield: 8.50%

Cash flow: \$18,000 pa

Adjust terms on lease to take over the accommodation, renovate and build a bottle shop.

Deal 6: Guest house conversion

They decided that they had a knack for this kind of deal so they landed themselves a guesthouse in a small country town.

The guest house was ugly and in desperate need of a renovation. By this stage Melissa and Phil had earned a bit of a break so they arranged for all the works to be done while they were on safari in Africa. They returned to launch their newly refurbished guest house and complete the last details to get the bar open so they could serve drinks.

In addition, the guest house came with an attached laundromat. They've added a few extra machines and opened it 24/7. Now it makes around \$160 a day profit and that's not even counting the fact customers now drop their washing off and head into the guesthouse bar for a coffee or a wine while they wait. Previously customers had to go across the road to the petrol station for a bad coffee, needless to say they are loving their laundromat weekly ritual now and Melissa and Phil have substantially added to their cash flow.



HEATHCOTE GUESTHOUSE RENOVATION & CONVERSION

Turn 7 room guesthouse into 13 room motel with a bar, outdoor deck area and a restaurant.

Equity gain: \$200,000

Looking to sell business. Maintain an \$80,000 per year lease to start.

Deal 7: Deer Park Shops

The most recent deal was another deal that Melissa had been watching for a while. A group of seven shops in deer park which were very dirty and run down. Due to the high price asked for the shopping centre and the subsequent lack of interest, Melissa was able to negotiate harder by making a lower offer and a five-month settlement as part of the conditions.

Melissa had noticed that there were several people at the auction who wanted single shops but no-one who wanted the whole thing. They set about cleaning and repainting the shops, re-tiling some areas and generally making the place look like a good place to run a small business from.

Within 10 weeks they had completed their works and put all the shops back on the market to be sold at auction. Sadly no-one bid at that auction, however, thanks to some good planning and a great agent, all seven shops were sold within two days to small business owner occupiers.

This quick turnaround earned Melissa and Phil \$415,000 in profit, but the real win was that they kept the title on the carparks and also the air rights to the maximum building height.

Using these air rights, they are installing four panel signage and solar panels. The signs will be leased to advertisers on five-year contracts at \$15,000 pa per panel. The solar panels should return \$5,000 pa, so the air rights will generate an additional \$65,000 pa. And it doesn't end there as they are also seeking a development approval to build another three storeys above the shops.



DEER PARK COMMERCIAL SHOPS 9 BUSINESSES, 7 TITLES

Extended settlement to enable us to renovate and sell off before we paid for the property. Renovated, Marketed and Auctioned in 12 weeks. **\$400,000 profit and up to \$600,000 uplift.**

The one that's in the pipeline

Using the unused piece of industrial land next to their storage sheds, Melissa and Phil have developed a new concept in industrial buildings, getting approval to build several factories with houses on top. They did some research and got over 1,000 expressions of interest from small business owners who loved the idea of being able to run their business from home, but need a warehouse.

It's a new concept that people have never heard of before, so they are planning to build one to use as a display home/factory that people can actually see, feel and imagine themselves in.

It's been a massive few years for Melissa and Phil but they are loving the journey, the creativity and especially the free time they have created for themselves in the process.

"Our aim was to be \$200K passive income, but we've ended up doubling that."



**PROSPECT PLACE – WAREHOUSES
WITH RESIDENCES**

Construction date set for 2018. Will build one and continue from there. With over 1000 enquiries on the project I have no doubt.

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.

In fact, it's much easier to apply my system in a completely flat or depressed economic period. This lesson will be priceless once you understand how you can take advantage of my system.

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Des, Shona & DJ

How a son helped his parents build a million-dollar portfolio with almost \$100K of passive income in just 18 months!

Having always been their own boss, Des and Shona had left Victoria for WA to take a job working for somebody else. But after two years they had lost their sparkle. They had become “puppets”, in Shona’s words, and very unhappy. So their son DJ secretly enrolled them in one of Dymphna’s courses. The first time Shona heard of it was when someone called to check their credit card details.

But they took the opportunity for what it was and threw themselves into Dymphna’s “university”. For three and a half weeks, Des and Shona immersed themselves full-time in the materials, the CDs and DVDs, rewinding and going over sections to make sure they hadn’t missed anything.

They had left Victoria with no retirement plan and just \$110,000 in savings. Within 18 months of joining the Ultimate Program, they had built a million-dollar portfolio that delivers \$100,000 a year in passive income.

“They were really entrepreneurial, into all kinds of different things before and they just lost who they were. They’d become a shell of their former selves.” – DJ

With their own futures provided for, they have turned their attention towards making a real difference in the remote communities they call home. They’ve even given up the rent on one of their properties so it can be used as a church and training centre.

Having started the whole ball rolling, their son, DJ, is now also in on the game, with two properties (at a total monthly mortgage bill of just \$291 a month) to his name and on the hunt for a third.

Gold in the Hills

Their property success has been built by daring to go where many fear to tread – the bush. Their portfolio has been built around remote communities of North West WA, and they’ve manufactured growth by taking a ‘cookie-cutter’ approach to renovations – using the same plans and materials on a number of successive renovations.

In particular, they’ve made a lot of mileage out of targeting their rentals at government officials – people who have work in the town of interest but ending up staying in a motel three hours away because there’s no where to live in town. With a focus on neat and clean accommodation, they’ve been able to score city-rents on a bush budget.

Deal 1: Unfit for humans

Looking to make the most of the cash they had available to them, they got into a deal where they were able to get three dwellings on two titles for just \$60,000. A former drug den, it had no tenants currently in place because the properties had been deemed unliveable.

But the Des and Shona got to work, and working alongside the future tenants, managed to get the properties up to scratch. Even though the renovations were common sense, their properties ended up being three of the flashiest properties in town, and locals were cruising by in their cars to take a peek.

Living in one dwelling and renting out the other two, they were able to use the passive income and the manufactured equity to get into their next deal.



THEIR FIRST DEAL

- \$60,000
- 1000km from Perth
- No supermarkets for 120km
- 2 titles, 3 houses
- Unfit for human habitation
- 1 plumber and 1 local sparky



Deal 2: Pretty sure it's cashflow positive

Keeping their focus in the same town, Des and Shona bought a duplex for \$55,000. They then spent \$30,000 on renovations, turning it into a single six-bedroom family dwelling, recently valued at \$240,000.

Originally renting for \$420 a week, they've now been able to rent the property out to contractors for \$850 a week. In case your calculator is out of batteries, that's cashflow positive.

They have used this model, and the materials and designs to do five similar renovations in a cookie-cutter style.

Giving something back

Des and Shona are determined to use their passive income to give something back to their community. One of their many achievements is a substance abuse program that helps indigenous communities deal with the evils of alcohol and drugs. Rather than the one-size-fits all programs applied by various governments, they have been asked by local Wangai and Pitjantjatjara elders to use their local knowledge and connections to help heal the community.

They've also given one of their houses back to the community to use as a church and training centre. They're giving up \$800 a week in rent they could be getting, but as Shona says, "We know it doesn't make financial sense. But it makes heart sense."

DJ, Des and Shona stress how central the Ultimate Program has been in their success. All of the resources have been laid out and have been tried and tested. There's no need to reinvent the wheel yourself.

They are now using their resources and free time to really engage with their community – from driving ambulances to helping to run the supermarket. For them, real estate has been a vehicle to build real joy and meaning into their lives.



Andrew

After years battling depression Andrew found the formula for property success and is now a role model for younger investors.

Andrew is a sparky by trade. He's also an entrepreneur with a taste for deals. Back in the late '90s he got ahead of a trend for LED billboards that was already raging across Europe.

He was the man who brought LED advertising to Australia, and for several years it was a gold mine.

However, as he tried to grow his business he found himself in a legal dispute with one of his clients over a broken contract. Once the lawyers got involved things really went down hill fast, as the process burned through more and more cash.

In the end, Andrew became insolvent and he lost his business. Andrew then struggled with depression for several years. He lacked direction. Having moved to Queensland to get back into the sparky game, he met people who were making a killing with property development.

*"I call it my wallowing in the mud period.
I lost trust in people, and lost my soul, my spirit
and my enthusiasm for life."*

He decided he wanted in on the action, but he bought in late (stage five) on a residential development. Not long after the market tanked 20 per cent and Andrew lost \$42,000.

Realising that property investing is a minefield for the uneducated, Andrew set about getting himself skilled up. He attended numerous seminars, including several with people who went bankrupt during the education process.

Eventually he found Dymphna Boholt. He attended a one-day seminar and "learnt more in one day than I had in years." He joined the Ultimate Program on the spot, and it has been "the best investment of my life."

*"I learnt more in that day than I had in the last few years.
I was convinced that this woman was the real deal."*

Andrew now "buys property the right way" and has a number of deals going here in Australia and in the U.S. As well as improving his own financial position, with almost \$700,000 in equity (excluding the PPR) and \$60,000 pa in passive income, he is now helping young investors to learn the ropes.

Through Dymphna's program Andrew has become a complete investor. He has a better trust structure to carry his properties, he works to a business plan, and he has started meditating and working on his mindset.

Improvements in Western Sydney

Andrew's first property was purchased for \$315,000 and was negatively-geared to the tune of \$8,000 pa. Andrew has managed to turn this around by renting it out room-by-room in a House In Multiple Occupancy (HMO) structure, and he has also attached a granny flat. Currently valued at \$535,000, Andrew's equity in the property has skyrocketed to \$295,000 and he receives a net \$25,000 per year.



WESTERN SYDNEY HMO

Purchased	\$315K
Cashflow	-\$8Kpa
Now Valued at	\$535K
Equity	\$295K
Cashflow	\$25Kpa
\$33k cashflow turnaround!	

His second property, purchased for \$205,000 with a negative cash flow of \$6,000 was ideally suited to installing a granny flat. The property is now valued at \$474,000 with a positive cashflow of \$6,000 pa and an equity uplift of \$246,000.

The Pittsburgh Series

After the GFC hit America and the housing market collapsed, Andrew 'just knew' he needed to be there. People in America were devastated, but Andrew knew it was an opportunity. Around this time Andrew was appointed President of Sutherland Shire Councils Sister City program and was required to travel back and forth between Australia and the US. Dymphna's education on investing in the US had Andrew well placed to grab some bargains.

The Secret Dwelling

The first of his American deals was a three bedroom deceased estate on two acres selling for US\$45,000, which he purchased in May 2013. He had the strong Australian dollar (\$1.09) working on his side, but the real bonus was a two-storey duplex that the vendor had no idea was on the same title. After renovations, Andrew was able to create \$6,000 pa in positive cash flow from both houses and the property is now valued at US\$130,000.



PITTSBURGH USA

- Deceased estate
- Aussie dollar at \$1.09
- Purchase US\$45K.
- 3 bedroom family house
- Plus two storey duplex
- Fully renovated
- 2 acres of land
- Total cash flow \$6K
- Current value of property US\$130K (AU\$173k)

*"I was in America when the GFC hit.
People were devastated, but all I could think was
how many opportunities there'd be."*

On the High Side

Next in line was a three bedroom house situated on the high side of the street with views across the city of Pittsburgh. Andrew purchased it in April 2013 for US\$31,000 and currently rents it out for US\$790 per month.

The Terrace

Now approved for American finance, Andrew purchased a three bedroom terrace for US\$54,000 in February this year. After renovating, Andrew now rents it out for US\$650 per month, and has plans to convert the carport into a lockable garage, which he will rent for US\$50 per month. Located within 10 minutes of the city, and situated directly across the road from the Pepsi HQ and what is soon to be the second biggest movie studio outside of Hollywood, this one really gets his 'balls clanging like milk bottles'. It has very good prospects indeed.



PITTSBURGH USA

- Purchase US\$54K
- Rent US\$650/month
- Lockable garage will rent \$50/month
- Across the road is PEPSI headquarters

A Knight in Shining Armour

Around this time Andrew started mentoring investors in Australia through the ILRE community. However, a young couple he was mentoring had gotten into trouble.

Luke and Steph had purchased a property in Penrith NSW for \$570,000, with the original intention of renovating it for equity uplift and cashflow. Unfortunately their builder, who had given them the cheapest quote, hadn't shown up on site for six months and all development works had ceased. The project was heading off the rails.

Andrew took them to lunch and convinced Steph and Luke to cancel their contract, and allow Andrew to step in. At this stage in his career, Andrew could afford some time out from his businesses, and he gathered up his team of tradesmen and threw himself into a full structural renovation.

It took them seven weeks to complete the works and attach a granny flat. The renovation costs came to \$54,000 (Andrew saved them \$20,000 by donating his time and picked up the over-budget costs of \$6,000) and the revaluation came in at \$770,000. With rents as high as \$1,300 per week, the team are ecstatic with the result, and Andrew really helped Luke and Steph dodge a bullet.



LUKE AND STEPH – PENRITH NSW

- Purchased \$570K
- \$54K in renovation costs
- \$6K over budget which I funded
- Revaluation \$770K

Advice to Investors

Andrew stresses the importance of working on your mindset and making sure your life is in balance. You can't put too much emphasis on the material things, and you've got to enjoy life. Andrew's experience with Luke and Steph has also shown him how satisfying it is to give back to the community and help others. Andrew feels very fulfilled in his new role as mentor and angel investor.



John

How the son of refugees built a \$300,000 pa passive income stream in just five years.

John is soft spoken and humble. He never talks about his results with property, other than to say "I'm lucky enough to be earning six figures a year now". When Dymphna Boholt asked him to share his remarkable story, he only agreed to open the books on the hope that it might inspire others.

John grew up in the Kensington housing commission flats in Melbourne. They weren't pretty when they were built and they haven't got any better. John's parents worked sewing clothes for minimum wage. As refugees from Vietnam with no English, it was all they could do.

Watching his parents work so hard for so little inspired John to apply himself. He studied hard and got good grades, eventually graduating with a pharmacy degree from university.

From there he got a “fairy-tale” job, working at a pharmacy just 100 metres from where he grew up. However the fairy tale soured when the pharmacy ran into hard times and he became redundant. He found himself living back at home, with just \$3.67 in his bank account. To make matters worse, with the wolf of depression lurking around his door, his girlfriend left him. He admits he wasn't fun to be around in those darker days.

However, it was all the wake-up call he needed. He never wanted to be so dependent on a single source of income again. After finding an ad for Dymphna's program in the newspaper, he sussed out the training on offer and he threw himself into his studies.

The Right Tools in the Right Hands

With John's work ethic and natural optimism, the strategies he learnt with Dymphna became a formidable weapon. He started small, with a three townhouse subdivision, but from there, there was no looking back. Over the next five years, through a clever use of subdivision and small-scale development, John built a massive real estate portfolio.

When current developments are complete he is expecting to have 42 properties, \$8M in equity and up to \$300,000 a year in passive income!

Deal 1: The Three Townhouse Appetiser

John's first deal took a while to land, but was relatively straight forward. He bought a property in regional Victoria for \$480,000. He subdivided the property into two, renovated the front house and built two townhouses on the back. With an end value of \$1.5M, and earning \$1,300 a week, the property earns John \$20,000 a year in passive income, and gave him \$700,000 equity to work with. Remember, this is just the beginning!



DEAL 1: 3 TOWNHOUSE SUBDIVISION

- Purchase Price: \$480,000
- Strategy: Renovate front, build 2 at back
- End value: \$1,500,000
- Rent: \$1300 pw
- Cash flow: \$20,000 pa
- Profit: \$700,000

*“At the start it feels daunting and scary.
You think, ‘Why aren’t I getting results?!’
But you’ve got to keep your head up.”*

Deal 2: Right place, right time

In 2012, John got a call from the Ray White agency. He had once asked them about a rental valuation for a property he already had in the area. They were calling him to let him know the property next door was coming on to the market. It was going to auction the next day.

John knew that having a side-by-side deal would give him lots of potential and since he was market ready through Dymphna's training, he showed up to the auction and bought the property for \$335,000.

Luck then smiled on John. Since the properties were close to a shopping centre, the council changed the zoning to high-density.

Where John had been talking to his architect about eight townhouses, the architect said he could fit a full 20 properties on the site!

That was exactly what John did, demolishing the property and building 20 units. With an end value of \$5M, renting for \$5,200 a week and providing \$80,000 pa passive income, John has managed to keep all 20 properties for an equity lift of \$2M.



DEAL 2: DOUBLE BLOCK

- Purchase Price: \$335,000
- Strategy: Demolish, build 20 apartments
- End value: \$5,000,000
- Rent: \$5200 pw
- Cash flow: \$80,000 pa
- Profit: \$2,050,000

Deal 3: John Comes to the City

With a war chest to work with, John then set his sights on metro Melbourne. He bought a large site for \$400,000 that he felt had potential. All the architects he spoke to were telling him he couldn't get more than two townhouses on the lot.

However, John wouldn't settle for two. So he looked up the council plans and found the architect in the area that was building the kind of thing he wanted to build. John called the architect up, who straight off the bat said, "Yep, no worries. We can get three on there." Those three townhouses are now worth \$1.8M, delivering an equity gain of \$650,000.



DEAL 3: 3 TOWNHOUSE DEVELOPMENT

- Purchase Price: \$400,000
- Strategy: Develop 3 townhouses to rent
- End value: \$1,800,000
- Cash flow: \$5,000 pa
- Profit: \$650,000

Deal 4: Working like Clock-work Now

Staying in metro Melbourne, John's next deal was bought off-market from someone working fly-in fly-out, with a long settlement. This long settlement gave John space to get a large development going, building five townhouses on the block for an end valuation of \$3.25M, and an equity gain of \$750,000.



DEAL 4: 5 TOWNHOUSES MELBOURNE

- Purchase Price: \$1,350,000
- Strategy: long settlement, off-market, develop 5 townhouses
- End value: \$3,250,000
- Profit: \$750,000

Deal 5: Why Not Ten?

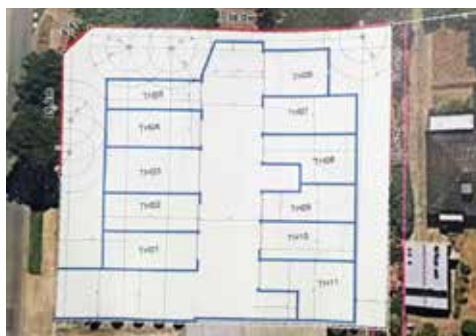
John then found two neighbouring blocks for sale in Metro Melbourne, listed with two separate agents. He knew that there was enough room for ten townhouses on the blocks. So he purchased one but negotiated 30 days for due diligence in order to ensure that he could get the second.

He did and those ten townhouses are now worth \$11M, delivering an equity gain of \$3M.

Deal 6: Why Not Another Ten?

John had found a development site off-market with enough room for another ten townhouses. On a purchase price of \$1.4M, he negotiated a twelve month settlement.

However, CBA withdrew finance on him at the last minute, with just weeks left to settle. John called the owner immediately and apologised for the situation. She was OK with it, but needed \$500,000 for the place she was moving into.



DEAL 5: 10 TOWNHOUSES MELBOURNE JV

- Purchase Price: \$2,650,000
- Strategy: Double block, long settlement, JV develop 10 townhouses
- End value: \$11,000,000
- Profit: \$3,000,000

John offered to write her a cheque for \$500,000 and settle the rest as soon as he could. He was getting the property 30 per cent under market so he didn't want to let it go. This sent his lawyer into conniptions, exchanging so much money without any security in return (and as Dymphna points out, there are other ways of doing these things).

However, John believes in the good in people and this deal worked out for the best. By best, we mean an end value of \$4.2M on 10 townhouses and a \$800,000 equity gain.

“You’ve got to speak to the Universe and make your intentions really clear.”



DEALS 6&7: 10 TOWNHOUSES MELBOURNE

- Purchase Cost: \$1,060,000
- Strategy: Knockdown and build triplex
- Build Costs: \$1,640,000
- End Value: \$4,050,000
- Profit: \$1,350,000

Deal 7: The Power of Half An Hour

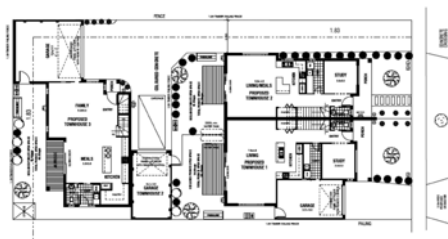
John then found out the neighbouring property was coming on the market. He was volunteering in Malaysia at the time, but he called his architect to see how many townhouses he could get on the lot. He said 10 and that would work. It was a five-minute call.

He then called his mortgage broker. Could he get finance? Yep. Another five-minute call.

He then called the real estate agent. Could he get a six-month settlement and a 5 per cent deposit? No worries.

Finally he called his parents and asked them to go to the auction on his behalf. They agreed.

In just half an hour he lined a great deal that will deliver the kind of results that John is used to.



PHARMACY BUSINESS MELBOURNE

- Purchase Price: \$1,200,000
- Strategy: vendor finance, below MV, indefinite lease, off-market buy
- End value: \$2,200,000
- Cash flow: \$300,000 pa
- Profit: \$1,000,000

A Believer in Education and Empowerment

John is now determined to give back to his community. He has created his own scholarship fund to help disadvantaged kids at his old high school. He is also the first Australian president of the International Pharmaceutical Federation.

John's results are truly an inspiration to people – no matter where they start. In just five years, John has built a 42 property portfolio. This provides him with an income of \$300,000 a year.

To a large extent, John's easy going and optimistic nature has created his own luck. However, it was the skills and training he received from Dymphna Boholt and the ILRE community that meant that he was ready to strike when opportunity knocked.

And as John's mentors can attest, it couldn't have happened to a nicer guy.



JOHN NGUYEN TRUST SCHOLARSHIP

John created his own scholarship fund to help disadvantaged kids at his old high school. Felix, the current scholarship winner, dreams of studying bio-medicine at University.

PRE-DYMPHNA (2012)

PROPERTIES	1
EQUITY	\$35,000
CASH FLOW	\$3000PA

POST-DYMPHNA (2017)

PROPERTIES	(expected) 42
EQUITY	\$8,000,000
CASH FLOW	\$300,000PA



Michael

The homeless property investor.

Michael's philosophy is 'live your life on your terms' – and he certainly does that – traveling around Australia in his campervan making great money from real estate.

Here's how this phase of Michael's life journey started. After 28 years of investing in property, Michael went to one of Dymphna Boholt's events, expecting to see a 'con woman' on stage.

Yet, after just 15 minutes he was 'sold' on her property expertise and her heart-felt values – and knew he had to learn from her.

He didn't take action right away. As he says: 'I sat on my comfy couch for three years before deciding to dive in' and take action on Dymphna's ideas.

Since that time, Michael has focused on buying cheap properties with motivated vendors, then renovating them and then renting them out. This strategy gives him equity due to the valuation uplift from the renovation and also great cash flow, as he gets an increase in rental income from the improved property.

This cash flow is important because it helps him to be able to continue to get bank financing for more properties.

But there has been another side benefit for Michael: being part of a supportive community. "Living in a regional area, I find that property investing can be quite a lonely journey and being able to be in contact with others has been invaluable," said Michael.

Prior to meeting Dymphna, Michael knew the basics and had some property investing success by himself. "I knew not to get emotional and look at the numbers and then be creative to find a way to make the deal work. But I did have a fear of making mistakes and probably listened too much to friends and family who aren't educated in property," said Michael.

He had investments, but he also had debt and had sold properties over the preceding 10 years when money got tight.

To make things more challenging, he had occasionally got behind in repayments to the extent he had some black marks on his credit report making it very difficult to refinance.

However, the support of the I Love Real Estate (ILRE) education has been invaluable in helping him to still play the 'investor game' even with this challenge.

“ILRE has given me the confidence to know that with the right team behind me and the knowledge I’ve learned that I never have to worry about my future.”

“I have been living and travelling in a motor home. It’s great and gives me the time to travel around this beautiful country between property projects,” explained Michael.”

This has meant he has been given the name the ‘homeless property investor!’

Regional Queensland Flood Damaged House

Here’s an example of one of his property ‘reno and rent-out’ deals that he’s done since joining the ILRE community.

This was a flood damaged house, but luckily the flood damage was already repaired. Michael did a cosmetic renovation, and gave the place a new kitchen and ensuite.

This property now rents for \$285 per week and saw an equity uplift of around \$87,000!

This was a great little deal, with a super low cost base. Proving once and for all, that small fish can be sweet!

“One of the biggest lessons Dymphna taught me was to concentrate on a niche market and perfect a system. I have learnt not to listen to negative people and well-meaning naysayers.”

So, following that advice Michael has done other ‘Reno and Rent’ deals - but he’s also done some cracker positive cash flow deals.



REGIONAL QUEENSLAND FLOOD DAMAGED HOUSE JV

Repair Flood Damage, cosmetic Reno. Replace Kitchen, add second bathroom

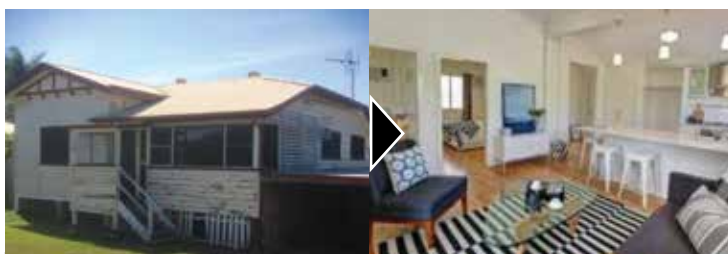
Purchased June 2013	\$ 90,000
Stamp Duty	\$ 1,937
Legals	\$ 1,500
Renovations	\$ 40,000
TOTAL	\$133,437
Revalued:	\$200,000
Buy and Hold Rented for	\$275 pw



FIRE DAMAGED COMMISSION HOUSE JV

Cosmetic renovation, new kitchen, bath paint and fire damage repair

Purchased June 2012	\$191,500
Stamp Duty	\$ 5,500
Legals	\$ 1,500
Renovations	\$ 35,000
TOTAL:	\$233,500
Revalued	\$309,000
Sold September 2014	\$335,000



REGIONAL QUEENSLAND FLOOD DAMAGED HOUSE

Buy and Hold. Cosmetic Renovation with new kitchen, added ensuite.

Purchased Nov 2014	\$100,000
Stamp Duty	\$ 2,300
Legals	\$ 1,500
Renovations	\$ 40,000
TOTAL	\$143,800
Revalued	\$230,000
Rents@	\$285 pw

Five one-bedroom units in Regional Victoria

For example, here's a property Michael bought at a mortgagee sale, when it was passed in at auction. Michael used a combination of 'bluff' and 'delaying tactics' to beat the other offers.

This deal now gives him a tidy positive cash flow of approximately \$10,000 per year – or around \$200 per week. Not bad for a \$154,000 investment!

The best part? Michael can also explore the possibility of strata titling the units to increase value, for refinancing purposes.

One of Michael's big learnings, is, "Not to get emotional about a property, work out all the figures and remember it's a business".

“Motivation is very important and, speaking for myself, being in a regional area it’s good to have contact with people all over the country that can help you with any difficulties that may arise.”

So what’s the bottom line of all Michael’s projects? He’s gone from owning properties valued at about \$735,000 with an equity value of \$450,000 to a portfolio valued at about \$1 million – with an equity position of around \$801,000!

This is a significant leap in net equity - which leaves Michael feeling financially confident about the future. Especially since he’s adding to his wealth position consistently with more deals – he’s in control.

So, if you’re around Australia and you see the ‘homeless property investor’ on the road make sure you say g’day!



REGIONAL VICTORIA FIVE X ONE BEDROOM UNITS

Buy and Hold. Possible Strata Titling to increase value for refinancing purposes.

Purchased Sep 2013	\$154,000
Stamp Duty	\$ 4,000
Legals	\$ 5,000
TOTAL	\$163,000
Revalued at	\$200,000
Initial Rents @	425.00 p.w. Now \$575 pw
Positive Cash flow approx.	\$10,000 pa

BEFORE DYMPHNA

PROPERTY	DEBT	EQUITY
PPR	\$335K	\$250K
COMM #1	\$200K	\$100K
COMM #2	\$200K	\$100K
TOTAL:	\$735K	\$450K
Plus approximately \$50,000 in credit card debts		

AFTER DYMPHNA

PROPERTY	DEBT	EQUITY
PPR	\$140K	\$175K
INV #1	\$160K	\$200K
INV #2	\$184K	\$230K
INV #3	\$157K	\$200K
COMM#1	\$ 80K	\$150K
COMM#2	\$ 80K	\$150K
TOTAL:	\$801K	\$1005K

“I knew not to get emotional and look at the numbers, and then be creative to find a way to make the deal work.”

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.

Value: \$795. – Yours FREE!

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Emily & Arron

Living the dream as full- time property investors in tropical Queensland!

As a young man, Aaron was as a plasterer and carpenter with a team of 10 people. Because he was on a high income, he was able to accumulate a big property portfolio using 'normal' buy and hold strategies.

However, he made some mistakes in this process. For example, he lost \$30,000 after buying at peak of the market in a capital city. And a 'new build' home he bought in a country town sold for only \$10,000 more than he paid nine years later!

Then, things got worse. His marriage ended and in the months after, he went through a period of suicidal depression. In amongst all that, he lost much of the wealth he had accumulated.

Enter Emma

When Emma met Aaron, she was a broke actor, basically living 'hand to mouth'. Surprisingly, despite being a low income earner, through the 'power of collaboration,' she had done around eight deals in three and a half years before she met Dymphna. At one stage she bought one of the cheapest homes in Australia ... For a grand sum of \$1,000!

However, because there were gaps in her strategy, she hadn't accumulated much money in the process. So, Emma had a 'past' in property to let go of before she could move forward.

Combined, they both had strengths they could bring to the table – Emma primarily in deal-finding, and fostering relationships. And, Aaron as a master tradesman!

They say, 'when the student is ready, the teacher will appear' and that was true in this instance. That's because by the time they met Dymphna at her flagship one-day event, they were frustrated and worn out.

'All things are difficult before they are easy'.

Aaron was travelling two and half hours a day to and from work in Melbourne – despite only living 15km from work! The traffic was soul destroying and energy draining.

Meanwhile, Emma was starting a business working from home, which was mega stressful because she was burning through money like no tomorrow.

They knew they had to try something new. So, they decided to move to the tropical Sunshine Coast.

As Aaron said: 'We're not a tree, we can move'. So, they sold all their stuff on Gumtree and moved to Queensland.

It was at this time, they decided to start focussing on property full time. Coincidentally enough, this was also the time they got a completely unexpected call. They were invited to be on the TV show Property Flippers, on the basis of some renovations they had done previously. The crazy part is, at this stage of their life, they had virtually no money.

In fact, Emma had taken on a 'commission only' role selling ad space for a tiny local newspaper. And, because the house they were renovating was so noisy, she had to work in the park!

This was earning them just enough to buy food. Despite their "celebrity" status, they were still doing it tough.

Meanwhile, they were living on site at the renovation, which wasn't pleasant because there was plaster dust in everything!

Aaron and Emma's Luxury 5 Star Love Nest

Throughout this renovation, they learned a lot about what not to do. For example, one of the big lessons was don't live on site because that's a recipe for time blow outs.

However, they got there in the end and they turned an ugly duckling into a swan. Pocketing around \$110,000 profit. Not bad for 6 months' work.

"When you have a cookie cutter strategy that works and makes you money ... Keep cutting cookies".



PROJECT 1: LIVE IN RENOVATION

• Purchased	\$336,000	• Refinanced at	\$480,000
• Spent on Reno	\$30,000	• Profit Approx.	\$110,000
• Stamp Duty	\$3,360 (PPR)		

On to project number two

With project two, they didn't try and 'scale up' the ladder of complexity. They did what Dymphna always says: "When you have a cookie cutter strategy that works and makes you money ... Keep cutting cookies".

The advantages of this 'rinse and repeat process' are savings in both time and money. That's because you make decisions quicker. Plus, you can get better prices, terms and turnaround times from trades and suppliers.

All of this helps reduce your holding costs and project costs which then goes direct to your bottom line.

In fact, in this project they were able to get similar finance to their previous project in just six weeks, that took them 6 months last time. And again, the finished product looked amazing.

In this deal, they borrowed money from a private lender for this property – so they had to pay back \$10,000 to them. However, to balance that out, they also made \$11,979 profit while it was on the market renting it out via Airbnb. Clever move!

These are the sort of innovative strategies, that allows I Love Real Estate students to get ‘more bang for their buck’ from each project – while everyday investors settle for ‘average’.



PROJECT 2: COOLANGATTA – SIX WEEKS

• Purchased	\$330,000	• RENO PROFIT: \$88,540
• SOLD	\$442,500	• Interest to Private Lender \$10,000
• Stamp Duty	\$3,300	• + Airbnb Profit while on market
• Reno Costs	\$15,000	\$11,979
• Agents Cost & Solicitor	\$5,660	

After this, they moved up to the next level of the profit ladder with three subdivision projects in the pipeline.

They are also using the ‘HMO’ Strategy (house in multiple occupancy strategy) to earn \$300 per week positive cash flow off a property they don’t even own.

In yet another deal, they made \$100,000 profit on a property – they never even settled on – all within six weeks!

The secret of this was by getting what's called an 'option' on the property. This is where you pay a set amount of money to buy a property at future date for a fixed price. As part of this deal, they also got access to the property right away, so they could go in and renovate to add value.

Their most recent project saw them teaming up a joint venture with the owner of a home in South East Queensland who found herself financially compromised and needed to sell.

After a six-week renovation, Aaron and Emily increased the value of the property by \$220,000, which after costs, was split 50/50 between themselves and the owner of the property. The result was a \$75,000 profit from a property that they never even owned, and the owner was able to walk away with a life changing amount of profit.



PROJECT 3: PUT & CALL OPTION

• Option to Purchase	\$400,000	• Agents Fee	\$8,000
• Immediate access under license agreement		• No Stamp Duty	
• Rent back to vendor	\$400 pw	• Sold Option	
• Reno Costs	\$40,000	• 6 weeks later	\$550,000
• Hold Costs	\$2,000	• Profit	\$100,000

They are about to settle on a 'buy and hold' renovation home which will be their principle place of residence – in beautiful tropical Queensland. So, it's been an incredible journey for them both and they've never been happier.

Here's one of the biggest lessons they've learnt: You've got to know what your strongest role is. For example, they've worked out Emma's strongest role is NOT being hands-on on site.

This costs them money, because she could be out finding lucrative deals. Plus, Aaron claims he works faster when she's not on site! Because they are not at each other's throat!

Em's best role is project manager, deal finder, negotiator and then styling the end product. With his background as master tradesman, Aaron can get epic results done on a work site ultra-quick.

And of course, one of the biggest factors behind their success has been the I Love Real Estate community. Dymphna's ideas.

“Being around like-minded, positive, encouraging people is an essential ingredient to success. If you want to make changes in your life, get involved.”

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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Jennifer & Jonathan

The GFC wiped them out: How they rebuilt their dream life with the right education.

Jonathan met Jennifer at a party 35 years ago. He went home and told his house mate: "I've just met the girl I am going to marry."

Over time, with persistence, he won her heart. Since then, they got married, had a family and climbed the corporate ladder together. Things were going well as they worked as a team to build a solid future for their family. But sometimes even the best laid plans don't always work out.

In the year 2000, Jonathan was made redundant. But, throughout it all, their attitude has been positive and 'can do'. "We've never been afraid of taking risks, seizing opportunities and trying new things. We work hard and always have done."

Jonathan and Jennifer have had some rewarding experiences in property too. “Over the years, we’ve renovated several times before finally building our own home. It wasn’t quite our dream home, but it was the embodiment in bricks and mortar of everything we’d worked hard for,” said Jonathan.

It was a good, solid family home, with a garden for Jennifer to tend to and a shed at the bottom of the garden for Jonathan to tinker in.

But in 2007, after being made redundant for a second time, things took a turn for the worse. “Sick of losing my job due to circumstances outside of my control, Jenn and I decided that I would buy a business. We were so excited about the possibilities that laid ahead, and I had done endless due diligence to make sure it was a sound business,” explained Jonathan.

“But again, we were hit by things outside of our control ... It turns out I bought the business five minutes before the GFC hit Australia!” said Jonathan.

They pulled on all of their resources and managed to turn a profit with the business, with Jonathan restructuring things to ensure they didn't go under.

“But the problem was, I had taken out a second mortgage on our family home to buy the business, and try as I might, I couldn’t make enough profit to cover the loan repayments” said Jonathan.

They had to make one of the hardest decisions of their life. “Four years ago with much emotion and tears, we gritted our teeth and sold our beloved family home,” Jennifer explained.

“We knew it was only a matter of time before the banks would force us to sell and so we thought it would be better for us to be in control of the situation.”

All that they had built over the past 30 years practically disappeared overnight. “Everything we had worked so hard for – gone. Just like that! We went from having our beautiful home with a garden for Jenn and a shed for me to muck about in, to nothing!” said Jonathan.

With Jennifer and Jonathan now in their late 50s, this was not what they had envisioned for themselves. “We were left thinking: no home, no prospects, no future. What next?!” asked Jenn. They moved into a rented town house with no garden (and no shed!) and had to begin again.

They did have some equity, but their serviceability was low and time was running short before they hoped to retire.

“After some discussions, we thought of real estate as a way forward... because it had been kind to us in the past. We’d had some small success with real estate and renovations and we felt we knew enough about it to have a go at something,” said Jonathan.

“But we were also a little hesitant. The sale of our home had left us with a little bit of cash but we knew we couldn’t afford to get it wrong.”

It was around this time that a friend of theirs gave them a book by Dymphna Boholt. From there everything changed. “After reading the book, our friends suggested we go along to one of Dymphna’s one-day events. She was like a breath of fresh air! Dymphna told us we could find positive cash flow investments in our own state. And she even showed us how we could create wealth in property, without using our own money. Hallelujah!” said Jonathan.

*“At the end of 2013 we got accepted into
Dymphna’s Platinum Program – a truly life changing
event for us,” – Jenn.*

“In the beginning, we had a one-on-one session with Dymphna where she gave us some suggestions on where to look for a deal,” said Jonathan.

“Jenn is a gun when it comes to searching for deals and in less than three months after joining the Platinum Program, we had bought a property in Toowoomba. We had no sooner settled when we were made an offer we couldn’t refuse. We sold the property and netted ourselves a \$45K profit before tax,” said Jonathan.

Then, in mid-2016, they made a life changing decision. “After looking for a job for 6 months without success, Jenn and I went on a retreat with the I Love Real Estate community to Bali.”

“While in Bali, we decided that I would pursue property full time, and Jenn would keep working until I could get her out of it. Somewhere during that retreat, Jenn wrote a goal that we’d have no mortgage on our own home by September 2017.”

“After that retreat, we hit the ground running. We found deals, put them out to the I Love Real Estate Community to find people who might be interested in joint ventures. Our JV partners have money, serviceability but no time. We have not a lot of money, no serviceability but loads of time! So, it works really well,” said Jonathan.

Here’s one ‘work in progress’ JV deal they are doing in a bayside suburb of Melbourne:

- Purchase price: \$915,000 - 9 months settlement
- Strategy: Demolish, subdivide, sell with plans & permits
- Estimated sale price: \$1,400,000
- The estimated profit on this deal: \$215,000.

However, if they choose to build it themselves, they could potentially make a profit of \$400,000 to share with their partners. They’ll keep us posted on what they end up doing!



SEAFORD MELBOURNE – JV, SUBDIVIDE, SELL WITH PLANS AND PERMITS (OR BUILD AND SELL)

- 4 townhouse development
- Purchase price: \$915,000 - 9 months settlement
- Strategy: Demolish, subdivide, sell with plans & permits – chunk
- Estimated sale price: \$1,400,000
- The estimated profit on this deal: \$215,000
- However, if they choose to build it themselves, they could potentially make a profit of \$400,000 to share with their partners.

The biggest lesson they've learnt from this deal so far is that finding a JV partner and JV deal take time. But it's worth it, because it can allow you to do deals, when you were previously stuck.



TOOWOOMBA – RENOVATE, SUBDIVIDE, BUILD

- 2 unit development



BENDIGO – STUDENT ACCOMMODATION

- Manage for cash flow

The Mindset Advantage

Although some of Dymphna's psychology of wealth secrets may be described as a little out there, there's no denying they worked for Jonathan and Jennifer.

"We have our vision boards and white boards where we write our goals. Remember the goal we wrote down in Bali to own our own home? We had no idea how this would happen, but it did. In August, my mum said she wanted to do a PPR JV with us and that was it – we got our goal," said Jenn.

They went from no home and no prospects to very exciting prospects and a much rosier future. "We can see ourselves doing this for the rest of our lives. Property investing for us is an exciting and fulfilling journey."

Jonathan and Jennifer are living proof that it is never too late to start again. "We've now done multiple profitable real estate deals to help us secure a comfortable retirement.

And, in September 2017 we were able to buy own home – we've got our garden and shed back!"



**ADELAIDE – JV,
SUBDIVIDE, BUILD**

- 3 townhouse development



**MELBOURNE
– RENOVATE, HOLD
FOR VALUE UPLIFT**

BEFORE DYMPHNA	CASH FLOW -\$48,000 pa	EQUITY \$350,000
CURRENT POSITION	CASH FLOW	EQUITY
Toowoomba	—	+\$48,000
Bendigo	+\$15,000 pa	—
Melbourne	+\$25,000 pa	+\$80,000
	(if build +\$100,000)	
PPR JV	Rent decreases to \$0 pa	
Net current (2017)	\$40,000 pa (if build \$573,000)	\$478,000

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.

In fact, it's much easier to apply my system in a completely flat or depressed economic period. This lesson will be priceless once you understand how you can take advantage of my system.

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Paul & Shakira

How a young couple secured a \$680,000 house and had just \$145,000 debt ... all before they were 30!

Paul and Shakira had just \$200 in the bank and a bunch of debt. Paul had to borrow money from his father to get into Dymphna Boholt's Ultimate program.

Since then though they have never looked back, working their way through the education modules and receiving one-on-one mentoring through the Platinum Accelerator Program.

This has put them in a fantastic position. They have bought their own home, worth \$680,000, made \$424,000 tax-free profit off renovating and subdividing it, and have just \$145,000 debt outstanding. It's a success most 30 year olds could only dream of.

Making the Most of the PPR

In August 2013, Paul and Shakira purchased 'the ugliest house on the street' in Kilsyth, Victoria for \$462,000. With no equity, zero savings and limited cash flow, they got to work on cosmetic renovations, keeping the costs down wherever they could by using Kmart stagings for the internals and doing the landscaping themselves. After two months and \$25,000, the renovations were complete.



PURCHASED PPR IN AUGUST 2013. RENOVATED OCT – DEC 2013

“It was the ugliest house on the street. They had even matched the curtains to the bedspread!”

But then Paul and Shakira discovered their principal place of residence (PPR) was located in an area with subdivision potential. Although they had little knowledge of zoning and overlays, Paul and Shakira were armed with a strong belief that they were the creators of their own luck.

“We became so much more focused and disciplined with our time. I'd say, ‘would Dymphna approve of what you're doing right now?’”

They set out on getting the subdivision through, which cost them \$40,000, and then constructed an additional dwelling at the rear of their property for themselves for \$350,000.

Although they made a conscious decision not to build their 'dream home'; Paul and Shakira's strategy was to focus on certain luxury features in order to maximise equity and position themselves for their next deal. They chose stone bench tops in the kitchen and high ceilings in the down stairs living areas.

Three years later, after spending a total of \$877,000 on the property in total, Paul and Shakira have sold the front house for \$621,000 and relocated to the rear property to avoid paying capital gains tax. Their new PPR is valued at \$680,000, which puts the total value of the two properties at \$1.3M and sets the effective cost of their second PPR at just \$256,000, with a total net profit of \$424,000.



PPR SUBDIVISION & CONSTRUCTION OF NEW DWELLING

Purchase price	\$448,000	Sale of Front House	\$621,000
Purchase costs	\$14,000	Value of New	
Renovation	\$25,000	Dwelling (PPR)	\$680,000
Subdivision	\$40,000	Total Sales	\$1,301,000
Construction	\$350,000	Net Profit	\$424,000
Total Costs	\$877,000	Real Cost of PPR	\$256,000

*"Having a mentor keeps you accountable and motivated.
There's no way we could have done this without one."*

*"We have vision board in our kitchen.
Before that, we didn't actually know what we wanted.
But now we have a daily reminder."*

Another in the Neighbourhood

Fresh from their success with the PPR, Paul and Shakira purchased another Kilsyth property for \$760,000 in November 2015. Already established, this property also came with zoning favourable to high-density development.

They negotiated a long settlement (nearly two years!), and also negotiated early access to commence DA approvals for a four-lot subdivision. The estimated profit from the sale of this property, targeted for June 2018, is \$375,000, with a 20 per cent return on cost.



NEW PROPERTY DEAL

- Purchased an established property with zoning that encourages high density development
- Access prior
- Finalising design for four-lot subdivision (864 sqm)
- **The estimate profit: \$375,000 (Jun 2018)**
- **20 per cent return on cost**

Advice to Investors

Paul and Shakira are the first to admit their surprise at being in such a strong financial position at such a young age. They put it down to the combined power of mentoring and education.

They also believe in the power of 'stacking' strategies – e.g. combining a reno with a subdivision – in order to create the perfect deal.

They also stress the importance of accountability. Through having an ongoing mentor and regular connection with the ILRE community, they know there's no room for excuses. Your community keeps you focused and moving forward.

*"It has been the craziest of journeys.
We have evolved completely. Joining the Ultimate
Program was the best decision we ever made."*

Special Bonus Training

Money and Kids: How To Install Money Making Beliefs And Behaviours In Your Kids Masterclass

We explore how to teach and coach your kids so that they never have to go through the pain and limitations we've all had to fight through to achieve financial freedom.

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Jennifer

How investing in property helped one woman leave her husband and find herself again.

Jen was a successful in the legal profession and owned property before she got married. Soon after getting married, she took her husband to a Dymphna bootcamp. Inspired by Dymphna they got to work and bought five properties in 3 months. All were manufactured growth deals. The regional properties were cash flow positive from day one, and the Western Sydney properties were slightly negative geared with good growth potential.

After having her children and not working on any property deals for a few years, Jennifer attended a one-day event and then signed up for the Quantum Program. Enjoying the networking opportunities the program offered, she attended the mindset weekend. Life was tough at home and she was nervous about how she would fare over that weekend.

“He wasn’t the nicest of men. He put it in my head that I was useless and no good for anything... and I started to believe him.”

During one of the exercises, Dymphna asked all of the participants to write down a list of things that made them happy. Jen couldn’t think of anything and her page was blank. Dymphna called her out and asked her to speak up.



RENOVATION TO SELL MAROUBRA NSW

Value prior to reno	\$680,000	Insurance	\$15,000
Renovation cost	\$15,000	Sold for	\$760,000

Under the lights, in front of hundreds of people, Jen didn’t know what to say. She felt vulnerable and exposed. Did she really have no idea what made her happy? Was she really that disconnected from who she really was?

As the crowd filed out for lunch, Jen sat down on the carpet and bawled her eyes out. She had hit rock bottom.

A year later, a letter arrived. At the mindset weekend, Dymphna had asked everyone to write a letter to their future selves. Jen had no idea what to write, so she had simply scrawled one sentence: "You are stronger than you know." Seeing the note was the spark that Jen had been waiting for. She resolved to leave her husband and take her two young children with her.

With no job and her equity tied up in the marriage, she set up a working-from-home business, earning commission-only, and continued to work on property deals.

Despite the stress and heartache of a difficult home life and eventual separation, with just two deals Jen has banked \$250,000 in profit and has set herself up for a clean and fresh start. This is how she did it.

Deal 1: Subdivide the north

With a messy divorce still playing itself out in the courts, Jennifer lent on the support available in the Quantum Program and sought out a subdivision deal in the northern suburbs of Brisbane.

*"Dymphna just resonated with me. I'm an ex-scientist
and lawyer. I'm straight to the point and so is she.
I love this woman."*

After purchasing an old home on a double block for \$608,000, Jennifer raised the building and repositioned it on the block, creating space for another house and block. She spent \$192,000 on a renovation and subdivision, and \$310,000 on the new house.

The new house sold for \$780,000, which gave Jennifer a profit of \$150,000.



2 LOT SUBDIVISION – NORTH BRISBANE QLD

Purchase price	\$608,000	New house build	\$310,000
Subdvd/reno costs	\$192,000	Sold new house	\$780,000
Sold original house	\$480,000	Profit before taxes	\$150,000

Deal 2: Subdivide the south

Next, Jennifer purchased a vacant block with two lots for \$658,000. She spent an additional \$240,000 to get the infrastructure in place and was reliant on the neighbours to give her stormwater access to obtain council approval for the subdivision. After 7 months of negotiations with her neighbours, one neighbour finally gave consent and the subdivision approval was granted.

One of the lots recently sold for \$515,000 and Jennifer has commenced discussions with the same builder from the North Brisbane deal to build a similar house on the remaining lot, modified to maximise the city views. The total profit on the deal should be more than \$100,000.

“If it’s something you’re good at just keep at it. You’re going to get better and better every time”

**EX-HOUSING COMMISSION CENTRAL WEST NSW**

Purchase price	\$110,000	Current Value	\$195,000
Renovation spend	\$3,000	Rent	\$230pw
New value	\$130,000	Positive cash flow	\$4620pa

From the ashes

With her divorce settled and financial freedom, Jennifer is ready to begin a new chapter in her life. Though property development and investing, Jennifer won back her independence, freedom, and, more importantly, she found herself.

PRE DYMPHNA	VALUE	EQUITY	CASHFLOW
Guildford	\$330,000	\$70,000	-\$5100 pA
Maroubra	\$550,000	\$150,000	PPR
Young	\$110,000	-\$20,000	-\$5000 pA
Total	\$990,000	\$200,000	-\$10,100

POST DYMPHNA	VALUE	EQUITY	CASHFLOW
Guildford	\$650,000	\$320,000	\$3900
West Sydney 1	\$635,000	\$385,000	\$3725
West Sydney 2	\$620,000	\$380,000	\$3500
Central West 1	\$195,000	\$96,000	\$4620
Central West 2	\$170,000	\$77,500	\$4200
Sth Brisbane land	\$535,000	\$277,000	-
Total	\$2,805,000	\$1,535,500	\$19,945

Free Gift 1



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achieving generational wealth. I'll reveal to you the exact system
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Megan & Kevin

Within three short years of joining a like-minded community, Kevin & Megan's lives had been transformed.

PTSD had driven Kevin and Megan to the edge. Kevin flies helicopters. For 20 years he flew combat missions for the Australian army, completing a number of distinguished tours of duty, including Afghanistan.

Kevin returned home uninjured but the trauma of war stayed with him for years, developing into crippling post-traumatic stress disorder (PTSD). Kevin began withdrawing from the world. This process culminated in 2008 and with a breakdown that left Kevin barely functional and hurting deeply.

*“I thought I’d failed my country, my community,
my family.” – Kevin*

Kevin also lost his father in 2012. It hit him, “like a brick to the head.” His father had worked for 45 years, retired “without so much as a thank you”, and passed away six years later, with a good chunk of those few retirement years spent in hospital.

Determined to make the most of the gifts his father had given him and to escape a similar fate, Kevin found an ad for one of Dymphna Boholt’s information days. Kevin felt that this could be what they were looking for. Megan wasn’t so sure, but agreed to attend “on the condition that we’re not signing anything!”

When they did sign up, they realised they had been “doing everything wrong.” They had negatively geared properties, they had bought off-the-plan, and they had spent too much on their dream home. Their two investment properties were costing them \$45,000 a year, and their PPR had saddled them with a huge mortgage. This was taking its emotional toll as well. Kevin remembers, “We had no life. In the end I couldn’t stand that house anymore. It was killing us.”

The I Love Real Estate (ILRE) study materials gave them something to work on together. After the kids went to bed, they got into ‘Mum and Dad Homework’ and started working closely with their coaches.

Having since renovated their PPR to build equity and reconfigured the downstairs area to create cash-flow, as well as successfully navigating an “ambitious” development project, their financial situation is substantially better and much less stressful.

Turning a Life Around

However, it is Kevin's personal journey that has been most profound. He was unable to talk about his breakdown in 2008 until 2015 – at an ILRE Platinum conference!

It was within this 'family' of support – with a community of people committed to honesty and personal growth – that Kevin finally felt safe enough to face up to the ghosts of his past. The daily practices that are a foundation to Dymphna's training regime – the 7 Daily Rituals, the breathing exercise, the meditation, the gratitude practices – each of these began to work their magic.

Within three short years of joining ILRE, their life had been completely transformed. Where Kevin had once felt a deep sense of shame and self-loathing – unable to let the ILRE conference photographers even take his photograph – he has now become a confident public speaker and a passionate advocate for mental health – particularly within the community of pilots and returned service personnel.

This brings with it its own pay-it-forward effect. Within the last four months alone, Kevin's advocacy and work has helped bring two men back from the brink of mental illness and alcohol addiction.

He even turned his remarkable journey into a book. "Releasing Shrapnel from the Soul".

Not bad for a program that was only ever meant to get their financial life in order.

Deal 1: Some Magic Maths on the PPR

Like many real estate journeys, Kevin and Megan started with their PPR to build a base to work from. Using Dymphna's Grid Variance Analysis, they realised there were probably some easy gains to be made with renovations.

They took the rumpus room, which was oversized, and put in a dividing wall. At a measly cost of \$5,000, they added an extra bedroom, and increased the valuation of their property by \$150,000. As Megan says, she's never cared much for numbers but she liked that maths!



PPR ASHGROVE RENO 2013
Add wall to create 4th bedroom.
Cost \$5,000. **Increased value by \$150,000!**



PPR ASHGROVE RENO 2017
Cost \$54,000.
Reconfigure downstairs to create
Airbnb cash flow of \$24,000.
Uplift in value \$150,000.

Deal 2: Whoops! Honey, I did a seven Townhouse Development

Their next deal ended up being a seven-townhouse development, though they never intended to set their sights so high so early.

Purchasing a property in Toowoomba, it was meant to be an easy “set and forget” development. They planned to subdivide the property, keep the house on the front and build on the back.

However, the block ended up being just 300mm short, and they were unable to subdivide it. They looked at a strata title but that didn't work either. In the end, the only way they could make the numbers stack up was to build seven townhouses.

They knew they were in over their heads, but luckily they had some experts they could lean on. As Kevin says, “The only way we got through this one with our shirts on was with Dymphna’s guidance.” Thankfully, Dymphna was able to help them avoid what could have been a financial black hole, and it now looks like they should be able to book a \$100,000 profit on the deal.

“I really value having a coach who can help you see what you can’t see. My coach really gave me the tools to help me be me.” – Megan



7 TOWNHOUSE DEVELOPMENT

Buy price \$340k. GRV \$2.24m.

Flood of stock on market.

Expected adjusted profit \$100k.



Kevin talking about combat and perceived shame of mental illness as part of an Australian War Memorial video.

Deal 3: Airbnb SuperHost

Kevin and Megan then went back to their PPR, creating a self-contained unit underneath their house. The extra bedroom and bathroom cost them just \$54,000, but again increased their equity by \$150,000.

They now rent the studio out through Airbnb, with an 85 per cent occupancy and generating \$24,000 pa passive income.

Megan is really enjoying the people-side of this work, and she achieved 'SuperHost' status in her first quarter!

For Megan this is one of the signs of just how far she and Kevin have come. "There's no way that I could have imagined just three years ago that I'd be inviting total strangers onto the property. I couldn't even invite close friends over."

Profound Healing

These days, Kevin and Megan feel much better about their financial situation. Their cash flow position is almost \$40,000 a year better off, they have three additional investment properties, and they have almost doubled the value of the PPR.

However, it is the transformation they have seen in both of their personal lives that makes them 'eternally grateful'. Kevin found the strength and support he needed to "release the shrapnel from his soul", and he has become an inspiring example of the vulnerability and courage it takes to face your demons.

Megan had also thought that she would be supporting Kevin and his depression for life, and she cannot believe the freedom and expression she has now found, especially through Airbnb hosting.

They never imagined that joining the ILRE community would be such a personal revolution, but then as Dymphna says, magic happens where dreams and action meet.

RESULTS	PRE-DB 2013	TODAY
PORTFOLIO VALUE	\$1,630,000	\$2,730,000
Debt Level	\$1,296,000	\$1,764,000
Equity	\$334,000	\$966,000
Negatively Geared	-\$45,000	-\$8,600
Properties owned	3	6

“Men still aren’t having a conversation about mental health in Australia. But I’m out there having that conversation.”

– Kevin



Tamara & Jason

How a unique 'entry-level' property investment strategy helped one couple take control of their financial future.

Tamara and Jason admit that buying into a café/bakery on the Gold Coast wasn't the best decision they ever made.

It was meant to be their ticket out of Sydney, but neither of them had any experience with running a café or a bakery, and they had their pastry and bakery chefs quit on them within two weeks of taking over. However, it was the redevelopment of the host shopping complex that really derailed things.

When they had initially signed the lease, there were plans to put in a new Aldi store, and “proposed” changes to the car park, which would have given them a seating area over looking the river.

However, none of this was in writing, and the riverside seating never eventuated. What’s worse, the bakery was left enclosed in a dark end of the complex, and they lost half of their existing seating space.

And just to rub salt into the wounds, the complex owners refused to reduce their rent.

Around this time Jason lost his brother to cancer, and they lost all their energy and enthusiasm for making the business work – at the time it would have needed it most.

Deciding to cut their losses, Jason moved to Darwin to work at the mines as a camp-manager, two weeks on, one week off. Tamara moved back to Sydney and moved in with her mum.

*“I was cross-checking everything Dymphna was saying
on the Internet. It all checked out...”*

When Tamara became pregnant with twins, Jason needed to be with his family, and they all moved in with Tamara’s mother. However, with a large family in a small space they slowly started to drive each other crazy.

Tamara’s parents then lent her the money to get into their own place in the Southern Highlands. It was a “total disaster zone”, with cigarette burns in the carpet and an old hydroponics set up in the cupboard, but it was a place they could call their own.

With three children and no savings, Tamara and Jason needed a strategy to take them forward. Tamara enrolled in the Ultimate Program, signing up for the payment plan and threw herself into her studies.

Meticulously pouring over the materials (and cross checking everything Dymphna was saying with the internet!), it took Tamara a full 12 months to develop her strategy.

However, now she knew what she wanted, and the exact kind of deal she was after.

The Entry-Level Strategy

Tamara decided to focus her search on towns with a minimum population of 10,000 people, and where you could still buy properties for under \$100,000. Honing in on Deniliquin, NSW, she began to contact all the agents in the area. She put the work in and got to know her market. She learnt what properties typically rented for, and who they were rented to.

She was pleased with what she found. Deniliquin was a tight rental market, with an active single-professional and contract-worker market. Deniliquin was also in line for a major infrastructure injection (finally approved in July last year).

“There was an unusual ad in the paper that caught my eye...”

Tamara then found an advertisement from someone looking for a joint venture partner. It was a local farmer who had bought a property several years ago with the intention of building his own dream home. The property had a row of brick veneer units on one side and a derelict fibro-asbestos house on the other.

A dual lot with a single title, the farmer was looking for a partner to help him build two new dwellings on his land. With approval for a subdivision between the existing units and the house pending, Tamara recognised a deal. Tamara and Jason offered to buy the units, so long as settlement was subject to approval of the strata title (which gave them an extra six months), and so long as they could access the property prior to settlement.

The farmer agreed to their conditions, and they purchased the units for \$95,000. Looking to move quickly on the renovations, Tamara and James had no money saved and had to get inventive. They took up an IKEA offer of 24-months interest free credit, and Jason kitted out all three units himself, including the plumbing and electricity. All up, the renovations cost them \$25,000.

“I had YouTube running almost 24/7 – I learnt everything I know about renos from there.”

After spending a total of \$120,000 on the property, the units have had a recent valuation of \$280,000, giving Tamara and Jason an equity uplift of \$160,000. The units are currently rented at a total of \$480 per week, and within the space of two years, Tamara and Jason have gone from a position of zero savings to over \$16,000 pa in positive cash flow.

Advice to Investors

Tamara and Jason's story is proof that there are great opportunities out there, no matter what your starting position is. Tamara in particular stresses the importance of going back to the basics – go through everything step by step. Put in the time, do the research. There's nothing to be gained by cutting corners when it comes to property. She also says you have to be patient. There are opportunities out there. Put time into your strategy, get clear about what you are looking for, and then just wait for it to come.



FINAL RESULTS	
BUY	\$95,000
COSTS	\$5,000
RENO	\$20,000
TOTAL	\$120,000
CASHFLOW	OVER \$16,000 PA
NEW VALUATION AND OFFERED	\$280,000
EQUITY INCREASE	\$160,000



Jason & Mary

With just one deal, this couple effectively doubled their income and created \$800,000 worth of equity!

Jason had a building business that went bad. Relying too much on people that in the end just couldn't be trusted, Jason saw his once profitable business taken out from underneath him.

Not only did he find himself without his livelihood, he also found that he had a tax debt to the ATO of over \$300,000.

Jason hit a low point.

With a total debt burden north of \$700,000, they almost lost their home and had a tough fight on their hands to keep bankruptcy from the door. Jason had his faith in people tested, and he found it difficult to trust anyone. He just didn't know if he could start over.

However, after attending an I Love Real Estate (ILRE) presentation in Hobart, Jason was impressed with the ideas and strategies on offer, and signed up for the Ultimate Program.

Armed with a 30-point action plan and a brand-new mindset, Jason took what he learned at the Ultimate program, and with just one deal, managed to replace his entire income, and build \$800,000 worth of equity.

*“We can’t believe it ourselves but we have done it.
This is a life changing deal for us.”*

The Golden Deal

With a background in business, Jason was drawn to commercial property. After they had skilled up through the Ultimate Program, they found the deal they were looking for, almost immediately.

Situated on the highway within minutes from the Huonville shops the property was a 3437sqm commercial complex on 1.5 acres of land with an asking price of \$830,000. With main street frontage, an excellent location and mistakenly listed with a residential agent, Jason and Mary could see it was a hidden gem.

Opportunity Plus

Upon further research, they found that the property had five separate business under lease with plenty of opportunity for more. It also had subdivision approval and strata potential at the rear of the property. One of the businesses was a warehouse with thirty-five storage units, and there was room to add more.

Currently, the property returned a positive cashflow of \$21,000 pa. Jason ran the numbers and calculated the return on investment at 14 per cent - even before they had tapped the property's full potential.

The Offer

Jason and Mary immediately made an offer of \$800,000, but threw in a handful of important conditions:

- \$10,000 deposit;
- 30-day finance clause;
- 30 days due diligence to confirm council records, easements, covenants and current lease agreements;
- Access to site and consent to approach council for plans and records; and
- Settlement in nine months.

To their delight the conditions were accepted, but the owner wouldn't budge on the asking price of \$830,000.

Time for Action

Within 30 days of discovering their treasure chest, they had received finance approval from two different lenders. Jason and Mary sat down and wrote a 30-point action plan for maximising the returns on this deal.

Their first strategic move was to negotiate a 'win-win gentlemen's agreement' with the owner, allowing them to start works before settlement. They also arranged a new lease agreement prior to settlement, which enabled them to increase the term of lease and reset the rent to current market value.

In the end, Jason and Mary settled three months early, and within ten weeks of ownership applied the following manufactured growth strategies:

- They were able to add a hardstand lease, since the agent had massively under quoted the available floor space;
- They added 12 extra storage units;
- They increased all leases to market rates; and
- They reduced \$19,000 worth of outgoings to \$12,000.

At the time of purchase, the net rent from the five tenancies amounted to \$70,000 pa. It is now estimated at \$117,000 pa, with a 12.6 per cent yield. The new value of the property is \$1.16M, the estimated positive cashflow is \$51,000 and they still have room up their sleeve with an option for extra tenancies or filling more storage units.

Jason and Mary now have the cash-cow they were after.

“It’s possible with just one deal.”

Advice to Investors

Having replaced their income with a single deal, and with their financial situation totally turned around, they have a new lease on life. They’ve regained their confidence, or as Mary says, Jason “has got his mojo back.”

They stress the importance of education for showing you just what is possible, and what pitfalls to avoid. It is not rocket science, but there are a lot of things you need to be aware of, especially when you get into commercial property.

They also emphasise the power of networking. Once people know what you’re capable of, people start coming to you with deals and joint-ventures, especially in a small community like Tasmania.

“There is no way that I would have done this deal without the training. I definitely wouldn’t have even looked at commercial.”



MANUFACTURED GROWTH STRATEGIES

- Leases month to month – Increased to market rent
- Under quoted floor space
- \$19K outgoings by owner (reduced to \$12K)
- Added hardstand lease
- Added 12 storage units
- Access prior to settlement and settled early!

NUMBERS BEFORE

- Buy \$830K
- Nett Rent \$70K
- 8.4% Yield
- Cashflow \$21K

NUMBERS NOW

- Gross rent all tenancies today \$152k Yield 16.8%
- Outgoings reduced to \$12K Yield 9.2%

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?

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Ramesh & Indu

Overcoming an earthquake:
How one couple built \$683,000 worth
of equity in just 18 months.

Ramesh and Indu left India in 2004 and settled in New Zealand. Ramesh worked entry-level jobs and drove taxis at night to make ends meet. In 2008 they bought a Turkish restaurant, but found out that it was a tough gig for committed vegetarians!

So, come 2009 they opened an education college for Indian people in New Zealand. Business was going well, and Ramesh became the first foreign-born director of his taxi company. They were living the dream.

Then the earthquakes hit.

In 2011, powerful earthquakes rocked Christchurch, and their business was destroyed. There was a popular belief in India that 2012 was the end of the world, and that the ending would begin in New Zealand. Students stopped coming.

Tourism also ground to a halt, which took its toll on Ramesh's taxi income. Struggling to make ends meet, they sold up their house and business at a loss, and headed for Australia.

"We've had to start over twice. Life is full of surprises."

With no money and staying with friends, they started over. Ramesh found work as a bus driver (a step up!) and they were able to purchase a PPR in Western Sydney.

They then joined the ILRE community in 2015, and through Kevin Doodney's Wholesale Club got behind a number of profitable inner-city developments.

Perhaps mirroring their own life experiences, they have used the knock-down and rebuild model four times now to create over \$683,000 in equity... in just 18 months!

"We looked at Sydney. We looked at Brisbane. But the market was moving too quickly. So we looked to Adelaide."

Deal 1: Knock Down and Get Back Up Again

In 2015, Ramesh realised that the eastern capital markets were moving too quickly for their humble position, but still wanted something within 5km of a major CBD. After seeking expert advice from Kevin Doodney's Wholesale Club, they found something with potential close to the CBD of Adelaide.

The property was a run down house on a large block of land just minutes from the centre of town. Using the money from their mortgage offset account, and Kevin's wealth of contacts in South Australia, they purchased a North Plympton address in July 2015 for \$400,000.

They demolished the existing house, subdivided the land and built two new dwellings for a total cost of \$480,000. A recent valuation of the two properties came to \$1.2M giving them an equity gain of \$320,000 (in less than a year!). Ramesh and Indu plan to sell one house, and rent the second, creating a stream of positive cash flow.



**DEAL 1: KNOCK DOWN AND GET
BACK UP AGAIN**

Buy	\$400,000
Build And Extra Costs	\$480,000
Bank Valuation	\$1,200,000
Total Equity Uplift	\$320,000

Deal 2: Knock It Down Joint Venture

Six months after securing his first deal, Ramesh repeated his strategy of buying in close proximity to the Adelaide CBD, knocking down the existing house and rebuilding multiple dwellings.

Working with partners from the ILRE community, they found a property in Plympton Park for \$500,000, subdivided and built three dwellings at a total development cost of \$600,000. With an estimated valuation of \$1.3M, the JV has scored a total equity uplift of \$220,000.



**DEAL 2: KNOCK IT DOWN
JOINT VENTURE**

Buy	\$500,000
Build and extra costs	\$600,000
Estimated Valuation	\$1,320,000
TOTAL Equity Uplift	\$220,000

“Kevin gave me the contacts I needed. They took it through approvals, the build stage, all the way to the end. I couldn’t have done it without them.”

Deal 3: Knock It Down And Sell It Empty

With a model that worked, the next deal in line for Ramesh and his JV was another ‘knock down’. The JV purchased a property at \$500,000, knocked down the house and got approval for two dwellings. This cost him just \$30,000, however rather than build it himself, he decided to put the property back on the market. It sold for \$610,000, with the JV collecting \$70,000 profit.



DEAL 3: KNOCK IT DOWN AND SELL IT EMPTY	
Buy	\$500,000
Costs	\$30,000
Sold	\$610,000
Profit	\$70,000

Deal 4: Knock It Down One More Time

With a JV team that worked well together, they have recently purchased another SA property for \$520,000, with the intention to knock down the existing house and rebuild three separate dwellings. Their estimated spend is \$630,000, with an estimated end valuation of \$1.4M and a conservative equity uplift of \$250,000, split four ways.



**DEAL 4: KNOCK IT DOWN ONE MORE
TIME AND BUILD 3 DWELLINGS**

Buy	\$520,000
Build and extra costs	\$630,000
Estimated end Val	\$1,400,000
Conservative Uplift	\$250,000

Advice to Investors

Experienced non-denominational meditation masters, Ramesh and Indu know the importance of mindset. Even though they've had to start over twice, first when they moved to New Zealand, and then again when they moved to Australia, they never doubted that things were unfolding as they were supposed to.

With this positive outlook they have always believed that the world is full of opportunity, and they have become energised and enthusiastic members of the ILRE community.

*"We came here with nothing. We had no money.
But we could feel that something bigger was coming."*

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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Do you like investing in real estate and finding out all the secrets of how real estate millionaires invest? Well I do too... And, I like sharing this info with others!

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

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



Other books available by Dymphna Boholt at
www.DymphnaBoholt.com

Asset Protection Secrets of a Real Estate Millionaire
by Dymphna Boholt

In this brand-new book, Dymphna Boholt reveals strategies, secrets, tactics and tips on how to bullet-proof your real estate empire.

Australia is following the alarming trend of the United States where wealthy individuals become a target for litigation. You need to understand how to protect your wealth and remove yourself as a potential target. Otherwise, everything you have built can all of a sudden be gone. It's often been said that making money is easy - it's keeping it that is the problem.

Many wealthy people have experienced this first-hand and have had to build their fortunes many times over. But you don't have to go through painful experiences to get the lessons when you learn how the rich legally protect themselves from predators waiting for them to slip up.

Tax Secrets of a Real Estate Millionaire
by Dymphna Boholt

In this brand-new book, Dymphna specifically goes through how to use real estate to leverage your wealth faster than you ever thought possible.

She reveals specific strategies designed to maximise your income. Not only via cash flow and growth, but the often-overlooked area of efficient tax management.

It's no secret that the greatest wealth killer of our society today is the amount of money that the governments take from you... and the sad fact is that most people allow this to happen with very little knowledge or skill of how to turn the tables on the government... legally.

If you want to be a successful real estate investor, then you must understand how to take advantage of the Tax Act and make it work for you rather than you working for it.