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October 2011



LJ Hooker celebrates young artists

The 2011 LJ Hooker National Draw My House Competition captured the imaginations of children from across Australia with a record 9,000 plus entries from across Australia.



The national winners were **Monte Tilse** from Holy Spirit School in New Farm Queensland, **Dolly Nguyen** from Newborough Primary School in Scarborough Western Australia and **Simon Akroyd** from Birkdale State School in Birkdale Queensland. Their winning entries can be viewed at www.drawmyhouse.com.au.

These lucky winners all receive \$2000 each courtesy of LJ Hooker Finance plus a \$3000 CUBE Extreme LJ Hooker Marquee for their school or community group.

The 24 winners of the People's Choice Award received a staggering 107,000 with each winner receiving a creative educational gift pack from Scholastic's KLUTZ range valued at \$200 each.

LJ Hooker was very happy with the enthusiastic response and the quality of entries in 2011 LJ Hooker National Draw My House competition.

Local schools and communities from across Australia have supported this competition by encouraging children to be creative and think about what their homes mean to them.

At LJ Hooker we are lucky to be able to help Australians secure the great Australian dream of owning their own home since 1928.



The Classic Home Loan

Spring Special

Make the most of a great opportunity. If you have equity in an existing property, you now have even more to look forward to.

LJ Hooker is thrilled to be able to offer you an exclusive market-leading rate on our Classic Home Loan, until 15 November 2011 only.

Our Classic Home Loan has already received 5 stars for Outstanding Value from Canstar Cannex – an independent consumer ratings agency. And now you'll enjoy even better value.

As long as you're able to use equity, it doesn't matter whether you're looking for a small loan, or a larger one, whether you're permanently employed, or self-employed.

With the Classic Home Loan, you enjoy:

- ★ No application, settlement, monthly admin or early exit fees
- ★ Unlimited transactions as long as funds are available in redraw
- ★ The ability to pay direct debits from the loan or to transfer money to your credit card
- ★ Internet and Phone Banking Access
- ★ A Cheque book
- ★ ATM withdrawal through a Debit Card
- ★ Fixed Rate options
- ★ The flexibility of extra payments
- ★ Up to four splits
- ★ Interest in Advance available for investors

6.79%
per annum*
variable &
comparison rate

This special rate is only available through LJ Hooker.

Simply contact your local Property Finance Consultant today and start enjoying the benefits.

Call 1300 515 200 or visit ljhooker.com.au/finance.

*The special spring rates as advertised are calculated and offered as a 0.20%p.a. life of loan discount to the respective standard variable rate. The discount applies to loan applications which are <75% unconditionally approved by 15 November 2011 and settle by 31 December 2011. All rates are effective 1 August 2011 and are subject to change at any time. This offer relates to the range of Classic Home Loans as funded through Advantedge. The Comparison Rate is calculated on a secured loan of \$150,000 for a term of 25 years with monthly repayments. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This information is to be used as a guide only and is subject to change at any time. Other fees and charges may apply. All home loan applications are subject to meeting the lender's credit criteria. LJ Hooker Financial Services Pty Ltd ABN 34 106 564 765 Australian Credit Licence Number 380270

Aussies love to renovate

Today's consumers are watching Do It Yourself (DIY) and renovating shows as well as buying the latest DIY or interior design magazines that inspire individuals to improve the property they own.

LJ Hooker this spring is supporting the 'renovators dream' by offering a total of \$10,000 for home improvements to customers who share their tips on increasing a property's value via

registering their tip on www.ljhooker.com.au* from 15 September till 15 November 2011.

Property buyers in Australia are not afraid of buying a house to renovate with the Bureau of Statistics reporting that the value of large alterations to homes has increased by 11 per cent between 2009 and 2010.

LJ Hooker agents nationally have reported increased activity from buyers interested in the properties that require anything from minor to serious improvements.

In fact they see it as an opportunity - many buyers are seeking out these properties so that they can renovate to suit their own individual style.

If finding a 'renovator's dream' is what you are after then we'd suggest you consider the following before purchasing.

Budget: Make sure you take into account how much you will spend on renovations. Have a buffer in case you end up spending more than you had originally planned.

Research: Don't forget to use the tools at your fingertips. myLJHooker is a great resource for all your information needs - renovating, offers and how to guides.

Planning: What planning requirements are needed from your local council. Any delays could end up costing you more than you anticipated.

When renovating to sell, it's important to consider where you spend your money so that you add value that will be noticed by potential buyers. Doing your research on what buyers are looking for is valuable time spent.

Visit ljhooker.com.au or contact your local LJ Hooker office for information and assistance.

*Terms and conditions apply. For more information visit ljhooker.com.au.



now open to help you even more often

From 1 October, the LJ Hooker Customer Service Centre will be extending its hours.

We are now open Monday to Friday 8am- 7pm AEST as well as Saturdays 9am - 3pm AEST.

The LJ Hooker Customer Service Team is able assist you with general enquiries such as finding your nearest LJ Hooker office or the contact details for an LJ Hooker real estate agent.

Whether you are looking to buy, sell or rent a home, the LJ Hooker Customer Service Centre can be

contacted toll free on the following numbers:

Phone:
Australia
1800 621 212

New Zealand
0800 447 060

or email us at :
customerservice@ljhooker.com



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