



PO Box 806 REDCLIFFE QLD 4020
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www.deraadtrealty.com.au

ASSET MANAGEMENT MADE EASY

Welcome to our family company that recognises you need more than just the weekly rent; that service is more than just a smile; and that maximising your income is more important than ever.



OUR PROMISE TO YOU

- ✓ We will strive to skilfully represent you
- ✓ We will strive to maximise the return on your investment
 - ✓ We will strive to optimise long-term capital growth
- ✓ We will strive to take the hassle out of property management

DE RAADT REALTY



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UP CLOSE AND PERSONAL WITH THE ASSET MANAGEMENT DIVISION



Frank De Raadt – Principal/Licensee



Simone De Raadt – Asset Manager

OUR EXPERIENCE

Frank De Raadt has been in the industry since 1992 and brought the REMAX Franchise to Redcliffe back in 1999. Frank ran one of the largest property management departments in the area, with minimal vacancy and great organisation. He knows where the pitfalls are and his experience has been relayed to Josh and Karen to provide you with a dynamic property management solution.

Simone De Raadt has been in the real estate industry most of her working career from Receptionist, to Sale Person, Sales Secretary to now Asset Manager. Simone has worn a lot of different hats in the real estate industry and has a lot of compassion and enthusiasm in whatever she sets out to achieve. Simone is also part of the De Raadt family name so the buck stops with her as a family owned and run business.

OFFICE DETAILS

Licensee: Winston Spencer Franklin Delano De Raadt

Bankers: ANZ Redcliffe

Accountant & Auditors: Simon Darley C.A. Team Accounting Solutions

Type of Properties Managed: Residential, Commercial & Retail



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WHY CHOOSE US?

We will strive to get it right the first time

We will have a positive and enthusiastic attitude about managing your property

We will care for your property as though it was our own

We will promptly return your telephone calls

We will provide hassle-free management

We will skilfully represent you

We will focus on maximising your return

We will strive to optimise capital growth

We will choose the right tenant

We will not hand out keys to prospective tenants

We will go to the tenant rather than wait for them to come to us when the property is vacant

We will pay you your money when you want it

We will carry out regular rental increases

We will keep in constant contact

We will keep you up to date on what is happening in the area

We will provide you with a complimentary annual appraisal on your property

We will go the extra mile to make you *happy*

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SERVICE GUARANTEE

Our commitment is to strive towards providing you with the highest standard of service. Promises are easily made and just as easily forgotten. We believe that you should only ever make promises you can keep. We believe that we are unique to make these commitments through our service guarantee.

We guarantee: -

- ✓ To respond to your telephone calls within 24 hours
- ✓ To respond to fax and email requests within 48 hours
- ✓ To not make excuses but instead provide solutions
- ✓ To provide you with a comparative market analysis of the rental market value by comparing your property to similar properties
- ✓ To advertise for tenants in local and metropolitan newspapers as and when required, to display the property on our rental listing sheet in our weekly property guide, erect a "To Let" sign where applicable and circulate rental-listing sheets to local businesses
- ✓ To accompany all prospective tenants to the property – we do not hand out keys
- ✓ To interview all prospective tenants prior to approval
- ✓ To carry out thorough tenant reference checks including TICA Tenant Database checks
- ✓ To sight tenant photo identification
- ✓ To prepare a detailed condition report and inventory list (if applicable)
- ✓ To prepare all documentation in accordance with the Residential Tenancies Act
- ✓ To collect a full rental bond prior to the tenant receiving the keys
- ✓ To carry out regular property inspections and forward a detailed report to our lessor
- ✓ To monitor arrears on a daily basis and promptly issue the appropriate notices
- ✓ To review the rent at least once a year
- ✓ To arrange repairs and maintenance in accordance with your instructions
- ✓ To carry out final inspections and correctly administer the rental bond monies
- ✓ To offer FREE market appraisals and/or photo, per year upon request
- ✓ To offer a Master Policy Cover – Landlord Protection Insurance, upon request
- ✓ To give expert advice with regard to the application of Residential Tenancies Act
- ✓ To have a thorough knowledge of the Anti-Discrimination and Privacy Acts
- ✓ To account to you your rental monies within the first week of each month or mid monthly
- ✓ To administer all funds through an audited trust account
- ✓ To use a quality system with checklists to reduce human error
- ✓ To send a FREE regular newsletter to all lessors

If you feel that we are not offering you the above services you may cancel your management agreement with our office or we will refund you the last months management and collection fee from the time you notify the Principal.

Frank De Raadt
Principal
0412 885 288

Simone De Raadt
Asset Manager
0403 067 509

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HOW TO INCREASE YOUR INVESTMENT INCOME

Choose an agent who is going to accurately appraise your rental property to reduce vacancy periods, high tenancy turnovers and lost rental income

Choose an agent who understands the importance of property presentation to attract a quality tenant, which can reduce wear and tear and rent arrears

Choose an agent who understands the importance of timely rental payments and will do whatever it takes to ensure that you do receive your rent on time

Choose an agent who will promptly negotiate tenancy renewals to reduce vacancy periods and lost rental income

Choose an agent who will regularly increase the weekly rent to ensure that you are maximising your income

Choose an agent who will focus on preventative maintenance to reduce extensive and expensive repairs being carried out

Choose an agent who is going to give you value-added feedback on renovations and improvements during inspections to optimise capital growth

Choose an agent who knows the law and how to apply it. Failure to comply with notice periods can result in a substantial loss of rental income

Choose an agent who is going to keep you up to date on new investment properties listed for sale – be the first to know!

Choose an agent who can guide you through the process of increasing your property portfolio and net wealth

Choose an agent that is focused on increasing your investment income

DE RAADT REALTY



CHOOSING AN ASSET MANAGER

An Asset Manager is a title given to someone who is focused on managing your asset, not just the property. How do you choose an Asset Manager? Asset management has become a serious business and it is no longer as easy as selecting the real estate agency with the cheapest fees.

When selecting an asset manager you need to choose someone who knows the law and is confident in applying the law. You need to choose someone who will pay attention to the finer details and continually strives to maximise the return on your investment.

Education, ongoing training programs and seminars are also important for an Asset Manager to keep abreast of changing legislation and market conditions. Asset Management is no longer just collecting the rent; it is a comprehensive management service where you need a professionally trained Asset Manager.

Our Asset Management team is experienced in all areas of property management and our ongoing training ensures that you are receiving the very BEST service available.

We will care for your property as though it is our own.

QUESTIONS TO ASK WHEN ENGAGING AN ASSET MANAGER

1. How long have they been an Asset Manager?
2. How many properties do they manage?
3. Do they engage external professional consultants to assist in taking the department to the next level?
4. What formal training have they undertaken?
5. What procedural systems do they have in place?
6. (If possible, request to sight a copy of any standard forms or checklists used within the office to minimise human error)
7. Do they attend regular training courses to keep abreast of legislation and industry changes?
8. Are they a member of the Real Estate Institute?
9. How do they communicate with Lessors? (i.e. regular newsletters, update letters when there has been a change in the tenancy, etc)
10. Do they hand out keys to prospective tenants or do they accompany them to the property?
11. Can they present you with testimonial letters from current and previous clients?
12. What is their policy on managing arrears?
13. When will you receive your money?
14. How often do they carry out fair market rent reviews?
15. How will they maximise your return and optimise capital growth?

BEWARE of cheap fees! If an agency is offering a discounted fee, you can be sure they will also be offering a discounted service. If they discount on fees, they may easily discount on the rent when negotiating with tenants.



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TENANT SELECTION – *What if... we are concerned about the wrong type of tenants?*

Prospective tenants are qualified as suitable by checking past employment, past real estate and personal references.

We are very hard to please when it comes to selecting tenants and only choose tenants who hold real estate references or bona fide private landlord references.

In the case of a person who has recently sold their property, we talk to the salesperson involved who can often give us an idea of the applicant's lifestyle. Should we be uncertain about a tenant, we will always refer to you for your advice.

It is important to ascertain that the prospective tenant is who they say they are. This is easily verified by sighting photo identification. (Driver's Licence, 18+ Card or Passport)

We are also currently online with TICA, a tenant default database specialising in tenant default records. This database contains information on tenants that have defaulted on their rent or who have breached a term of their tenancy agreement. Although not every defaulting tenant is listed on this database, it is growing on a daily basis and is an added tool for processing a tenant application.

This service is also very beneficial in debt-collection matters. If we have a tenant who has defaulted on their rental payments and has vacated owing money, we will lodge their details with the database. Should the tenant try and obtain a rental property within Australia through a member office, the tenant's current details will be passed on to our office for debt-recovery action. In theory, the tenant should not be able to rent a property until the debt is cleared.

WE CARE FOR OUR TENANTS – *What if... we don't value our tenants?*

Our philosophy is that tenants are our business! Without tenants you don't receive rent and we don't receive commission. Today there is more competition to attract quality tenants, they are more sophisticated and have grown accustomed to better things, to a better standard of housing and living conditions. They have more money to spend.

For this reason it is more important than ever to value, respect and care for our tenants' needs. We don't treat tenants as outsiders; they are part of our business. We understand that we are dependent on them they are not dependent on us. They deserve our immediate attention with requests and deserve to be greeted with a friendly, courteous smile at all times.

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ANTI DISCRIMINATION – *What if.. we don't want children or single mothers?*

Under Federal and State anti-discrimination laws, real estate agents cannot accept discriminatory direction from property investors. Both the agent and the property investor are legally liable if complaints are made. It is neither fair nor lawful to pressure an agent to break the law.

When selecting tenants, the only requirements that can be addressed are:-

- The number of people suitable to reside in the property
- The tenant must be able to prove that they have and can maintain the weekly rent
- The tenant must be able to prove that they have and can maintain a rental property in a clean and tidy condition

You can discriminate against pets and smokers!

Real estate references are the most desirable for obtaining this information. However, we cannot by law discriminate against private landlord references. I can assure you that if this was the case we have ways of confirming that they are bona fide.

Unfair discrimination happens if you treat someone less favourably simply because of their sex, age, race, nationality, marital status, the fact that they have children, sexual preferences, disability or impairment, pregnancy, religion or political beliefs.

You do have the right to choose the most suitable tenant provided no unfair discrimination occurs.

We do have your best interests at heart and do appreciate that it is your property and you should have the right to choose who resides in the property. However, we must act in accordance with the law when processing a tenant application.

There have been successfully defended cases in the past where discrimination against children and other cultures have resulted in compensation claims against the real estate agency and property owner.

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TENANCY AGREEMENT PREPARATION

Suitable tenants are required to enter into a binding Residential Tenancy Agreement. Once we have approved an application for tenancy, we ask the prospective tenant to pay two weeks' rent to secure the property. We then prepare the Tenancy Agreement and all supporting documents such as; detailed Inventories, Entry Condition Reports and Bond Lodgement Forms. The tenant is now ready to sign the Tenancy Agreement. We will then photocopy the keys and remotes (if applicable) of the property that have been issued to the tenant. This eliminates disputes over non-returned keys at the end of the tenancy.

The tenants must pay a bond equivalent to a minimum of four weeks rent prior to assuming tenancy.

RENT ARREARS – *What if.. the tenants fall into arrears?*

In today's harsh economic climate more and more tenants are not paying their rent, even after passing the most careful tenant selection.

Every precaution is taken to minimise tenants falling behind in their rent by carrying out daily checks on all Tenancy Agreements to ensure rents are kept up to date.

We have harsh standard rent arrears letters and procedures in place, should a tenant fall behind in their rent. Our primary focus is to ensure that our office mitigates (reduces) any loss of income to the property owner. In accordance with the law, our office will also issue the appropriate notices.

NB.: Our tenancy arrears are minimised by our strict tenant-selection criteria.

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INSURANCE – *What if... the tenants leave owing money?*

Our role is to maximise your return and minimise hassles. If on the rare occasions a tenant does vacate the property owing money, we do have access to debt-recovery agents to assist us in claiming outstanding debts. Albeit, as we all know, you cannot get blood out of a stone.

As part of our service and continual effort to provide the best in asset management and at the same time protect your investment dollar \$\$, we would like to make you aware of an insurance cover that protects your rental income, property contents and public liability claims. That's right ... it pays your rent when your tenants won't!

We strongly recommend that you take out Landlord Protection Insurance. For further information on the terms and conditions of the policy and premiums, please refer to the brochure enclosed or contact the insurance provider on the telephone number listed.

PROPERTY VACANCY – *What if... the property is vacant?*

Our office understands that many investors rely on the weekly rent to meet mortgage commitments and every endeavour is taken to minimise vacancy periods. Why do properties remain vacant?

The rent is too high - The market and the tenants determine rent. We are constantly monitoring the market rent to ensure that you are receiving the maximum return on your investment. High rents can lead to long-term vacancies, which ultimately affects your income.

High vacancy rate - If there is a high ratio of properties to tenants (more properties than tenants) it will have an effect on the vacancy factor. Tenants have more choices and are in a stronger position to negotiate on rents.

Poor presentation - It is important that the property is maintained in an excellent condition to attract the same quality of tenant. A tenant will often have a choice between two or three properties.

Accessibility to local facilities and transport - Often the property can be maintained in an excellent condition, the rent is at market value and it still remains vacant. This could be due to its location. Tenants today (due to the supply and demand of properties) can be choosy. Often they require a property that is close to town, shops, clubs, beach, transport, schools, etc.

Every endeavour is made to locate a quality tenant to suit your investment property and we will keep you updated on a weekly basis on our progress with obtaining a tenant.

ADVERTISING – *What if... nobody comes looking for rentals?*

Vacant properties are advertised in the local newspaper classifieds as required.

We also have a number of alternative marketing and advertising strategies to ensure that your property is receiving maximum exposure, such as:

- Internet Listings
- Rental Summary Sheets circulated to local professional offices
- Rental Summary Sheets placed on local notice boards
- Rental Listing Sheet/Folder placed at our front reception with a colour photo
- “To Let” signs, which are an invaluable tool in securing tenants for a property

Our office will go that extra mile to find a tenant rather than wait for a tenant to find us.

INSPECTIONS

Our Asset Management team regularly inspects properties on behalf of the investor. After each inspection you will receive a full written report on the property's condition.

During these inspections we will conduct a maintenance inspection as well as a general check of the internal and external condition. Should any major maintenance be required, you will be notified immediately.

If our office does advise that there is maintenance pending it is important that this is rectified immediately.

A lack of maintenance on the property not only hinders capital growth of the investment, but also could lead to an injury claim. By law, a tenant has the right to arrange *emergency repairs* to the value of two weeks' rent if the agent or owner has not acted within a reasonable time.

You can also be confident that a detailed final inspection is carried out after the tenant has vacated and before bond monies are released. Once again you will receive a written report.

DUTY OF CARE

What is Duty of Care? Oxford Dictionary Definition:

Duty – moral or legal obligation

Care – protection, looking after

Therefore, Duty of Care is a moral and legal obligation to protect the tenant and look after the investment property.

Failure to carry out this obligation could result in serious consequences. The property must be kept in a clean, well-maintained condition, which is safe for the tenant to live in.

Our office is constantly working towards protecting your investment dollar \$\$\$.



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MAINTENANCE – *What if... we have maintenance concerns?*

Maintenance matters are carried out in accordance with the property investor's instructions. We only engage tradespeople who meet our office's high standard. They must be licensed and they must have public liability insurance cover to protect you and your investment.

Due to the volume of work carried out for us, we are in a position to negotiate the best possible price. We usually request from our landlords a \$250 authorised maintenance expenditure limit to save having to worry you for authorisation on usually minor repairs. You will be advised of any repairs necessary over this limit.

All maintenance work carried out on your property is guaranteed. If at any time we are not satisfied with the quality of the workmanship we will instruct the tradesperson to rectify the problem immediately.

The neglect of minor repairs will always lead to major (and more costly) repairs at a later date. At its worst, poor maintenance can cause a good tenant to leave. Our maintenance program will ensure that problems are rectified quickly at a competitive price.

ACCOUNTS – *What if... we don't have time to pay accounts relating to the property?*

Because many of our Investors require a totally “**worry free package**”, we can pay all accounts that relate to your investment property – rates, body corporate fees, landlord protection insurance, electricity accounts and any others that may arise.

Special Note: Should you require our office to pay these accounts you may be required to contact the organisation to “authorise” the accounts to be sent to our office.

STATEMENTS – *What if... we need our money on a certain day each month?*

Our office utilises the latest in computer software so that we can offer you a greater number of options and speedier service in accounting monies to you. We can work with you to ensure that you get your money quicker each month.

You will promptly receive a fully computerised statement of your account at the beginning of each month.

It is important that you carefully read the statement each month to ensure that all of the information is correct.

We will also submit to you a fully computerised statement at the end of each financial year summarising all income and expenditure relating to the property.

Should you require any detailed information on basic taxation issues please contact our office to discuss further. All taxation advice should be confirmed with your Accountant.

DE RAADT REALTY



RENTAL INCREASES – *What if... we want to increase the rent?*

As part of our service to our property investors we realise the importance of rental returns and we are constantly monitoring the current market rent on your behalf. A minimum of one rent review is carried out per year and one is automatically carried out when a tenant vacates or their tenancy agreement comes up for renewal.

NEWSLETTERS – *What if... we want to be kept up to date on the local area?*

Our office realises that you have an interest in the investment market and we strive to not only keep staff updated on relevant property issues, but you as a valued client.

You will receive a regular newsletter covering market conditions, legislation changes, current litigation concerns, investment properties for sale, local area developments and lots more.

LEGAL PROCEEDINGS – *What if... a tenant does not cooperate with our instructions?*

Our first action would be self-resolution. We negotiate with the party on your behalf to try and come to an amicable solution. On the rare occasion where we are unable to resolve the dispute, it would be necessary to instigate legal proceedings against a tenant in the Small Claims Tribunal. We can act on your behalf at the Residential Tenancies Small Claims Tribunal for a small fee.

You can be assured that we are aware of the legal requirements necessary in reducing any problems.

ASSET MANAGEMENT SYSTEMS AND STANDARD CHECKLISTS

Our office takes Asset Management seriously and for this reason we have invested a considerable amount of time and money engaging the services of a professional Asset Management Consultancy Firm to work with our Department.

We have adopted the PPM Group Management SYSTEM™, which is a comprehensive system with detailed checklists and procedure forms to ensure that each task is carried out correctly and in accordance with the law.

We have a work environment of systems and procedures to streamline the daily workings of the department.

This system allows our department to operate with very minimal room for error.



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PRIVACY ACT COMPLIANCE – Privacy Act 1988

It is important to note that once appointed as your agent we are required to collect personal information to perform our obligation under the Management Agreement. We may also use this information collected to promote the services of the agent and/or to seek potential clients.

We may disclose this information to other parties, including media organisations, on the Internet, to potential customers or clients of the Agent (both existing and potential), tradespeople, body corporates, government organisations, statutory bodies and to third parties as required by law.

As an agent, we will only disclose information in this way to other parties as required to perform our duties under our Management Agreement, to achieve the purposes specified above, or as otherwise allowed under the Privacy Act 1988.

As a client, if you would like access to this information you may do so by contacting our office. You also have the right to amend information if it is inaccurate, incomplete or out of date. Real estate and tax laws require our agency to collect this information. If the required information is not provided we may not be able to act effectively on the client's behalf.

PREPARING A BUDGET

Taking the time to prepare a budget on your investment property will help you estimate the annual income against expenditure. You will also be able to put aside a set amount to save for maintenance and property improvements.

On the following page is a simple budget to help get you started!

PROACTIVE SAVINGS

Replacement Item	Total Cost	Replace Every Number of Years	Annual Savings Required	Weekly Savings Required
<i>Example Cost to replace carpet throughout</i>	\$2,500	4 Years	\$625.00	\$12.00
Cost to replace carpet				
Cost to replace window coverings				
Cost to replace hot water system				
Cost to internally paint				
Cost to externally paint				
Miscellaneous maintenance				
TOTAL			\$	\$

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PROJECTED INCOME & EXPENDITURE

Income & Expenses	Amount \$
Rental Income	
Other Related Income	
Total Income	\$
Expenses	
Proactive Savings	
Managing Agents Fees	
Stationery & Postage	
Telephone Calls	
Bank Charges	
Advertising Costs	
Cleaning	
Repairs	
Pest Control	
Insurance Cover	
Body Corporate Fees	
Council Rates	
Water Charges	
Electricity & Gas	
Gardening & Lawns	
Legal Expenses	
Interest on Loans	
Land Tax	
Travel Expenses	
Improvements & Renovations	
Depreciation of Fixtures & Fittings	
Capital Depreciation (building)	
Other Expenses	
TOTAL EXPENSES	\$

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PROPERTY PRESENTATION CHECKLIST

We pride ourselves on attention to detail and believe that if we present the property in an A1 condition we are more likely to attract a quality tenant that will care for the property. Listed below is a simple checklist to ensure that you have attended to important areas that can sometimes be overlooked

	Task
Completed	
1. Stove, griller and oven to be cleaned and lined with foil	_____
2. Washing machine and clothes dryer filter to be cleaned out	_____
3. All exhaust fans throughout property to be cleaned	_____
4. Air vents to be dusted	_____
5. Venetians to be washed thoroughly (if applicable)	_____
6. Windows and windowsills to be cleaned thoroughly	_____
7. Marks to be removed from walls with sugar soap	_____
8. All cupboards to be cleaned inside and out	_____
9. All light fittings to be cleaned and insects removed	_____
10. All power points and light switches to be cleaned	_____
11. All floors and skirting boards to be washed	_____
12. Drapes to be washed or dry-cleaned according to fabric	_____
13. Cobwebs to be removed inside and out	_____
14. Lawns to be mowed and edges trimmed (if applicable)	_____
15. Flower beds and pebble areas to be weeded	_____
16. No rubbish to be left in the gardens or around the property	_____
17. All trees and shrubs to be trimmed	_____
18. All mirrors throughout to be cleaned	_____
19. Particular attention should be paid to bathrooms and toilets – shower recess to be scrubbed – grouting to be free of all soap residue or mildew – shower curtain (if applicable) to be washed and shower screen to be cleaned – all plug holes are to be cleaned and free from debris	_____
20. Driveways, carports, garages and any concrete areas to be free from oil and grease stains	_____
21. All gutters to be cleared of leaves	_____
22. Furniture and upholstery to be left in a clean condition	_____
23. All items on inventory to be accounted for (if applicable)	_____
24. Carpets are professionally steamed cleaned	_____
Additional work to be carried out	

Our Asset Management division can assist you with preparing the property for rent.

MANAGEMENT FEE STRUCTURE

Our fees are competitive! Please arrange an appointment time with our Asset Management Division to discuss the fees in further detail.

WHATEVER YOU REQUIRE... WE CAN ARRANGE IT FOR YOU!

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