



Ray White Works

Experience, Knowledge & Results

Ray White[®]
Croydon

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Table of Contents

Profit, Protection, Communication and Wealth Creation	5
Introducing our people	6
What rent is your property expected to receive?	11
The Quality of Tenant. What processes are in place to select tenants?	11
How does the Agent manage the arrears process to ensure my rent is paid on time?	12
When do you receive your rent?	13
What procedures does the Agent have to assist in minimising the days the property is vacant.	13
Does the agency have a dedicated property management team.	13
Is the Director/Owner of the agency involved in the day to day management of the property management department.	13
How many years has the property manager looking after your property been in real estate?	14
Property Management Points of Difference	15

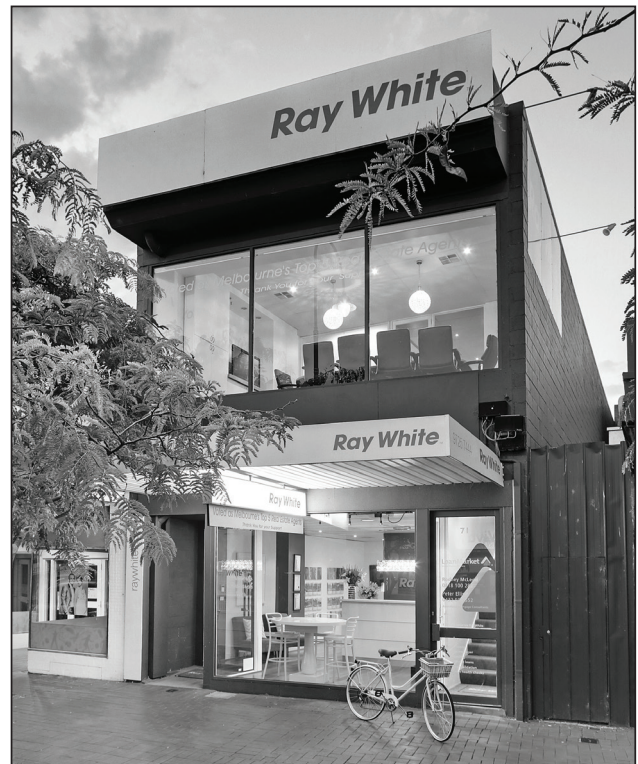


Ray White®

At Ray White Croydon,
we know what is important ...

Profit, Protection, Communication and Wealth Creation

Ray White Croydon is built on the same family culture & values that the “Ray White Family” built the brand. Now in their fourth generation since Ray White founded the company in 1902, many of “Ray White’s” descendants continue to work in the business and remain passionate about driving the Group’s potential forward and helping both staff and customers to achieve their goals. At Ray White Croydon our focus is on listening to your needs, wants and aspirations, looking at how we can help you get to where you want, not pressuring people to sell. We really do care and understand that real estate service is not about us, it’s about you the customer.



Owner and Principal of Ray White Croydon, Tamara Lloyd a fully Licensed Estate Agent exerts a people-centric philosophy towards real estate. Tamara offers her clients and Team the benefit of 17 years experience working across all facets of the industry including Property Management for much of her career. Inspired by the culture of the Ray White Group, likewise Tamara is committed to building and retaining a highly skilled, client-focused team and providing them with opportunities to advance their knowledge so that customers experience consistently exceptional service. A great team gets great results.



Ray White® 5

Introducing our people

Principal - Tamara Lloyd

Owner and Principal of Ray White Croydon, Tamara Lloyd, has a people first philosophy towards real estate. She is committed to building and retaining a highly skilled, client-focused team and providing them with opportunities to advance their knowledge so that customers can experience consistently exceptional service.



Tamara offers her clients a wealth of Real Estate expertise that's the culmination of over 17 years working across all facets of the industry. Degree qualified in Business, Marketing and Human Resources, Tamara is a respected former trainer and mentor in business development with Australasia's largest real estate company, Ray White. She has worked at the cutting edge of the most advanced systems, technology, processes and techniques, which mean customers at Ray White Croydon, will benefit from the most innovative marketing campaigns in both sales and property management.

Central to the Ray White Croydon brand of real estate is a focus on client care and understanding. Just as Ray White Group has assisted Tamara to achieve her goal of business ownership, Tamara exudes a genuine passion towards helping other people to achieve their dreams. Whether that's helping someone find their ideal property, getting the best price for a vendor, attracting the best tenants, or paving the way for one of her team to realise his or her aspirations.

Possessing a natural flair and love of real estate has seen Tamara recognised as a Top 10 Salesperson for Ray White Victoria/Tasmania as well as being a key contributor in assisting the Ray White Croydon team to achieve number one ranking for sales.

To enable investors to grow their portfolio and tenants to have an equally positive experience, Tamara has implemented the Ray White Professional Property Management System, the culmination of a \$4million investment by Ray White Group, and the system of choice in many of the highest performing property management departments in the country.

Tamara and the team at Ray White Croydon welcome your real estate queries beyond selling or leasing your property. They are there to keep you informed, to provide you with what information you need when you need it, without feeling pressured. Hard work, motivation and professionalism are cornerstone of Ray White Croydon's culture where Tamara has set the bar at offering the best service and results worldwide. Inspired by the Ray White family friendly ethos, Tamara who is married to Steve Lloyd has combined raising her young family, twins Ava and Thomas, with her business achievements. She is also exceptionally proud of her family, her business, her team of committed staff and being part of the Ray White Group.

Business Development Team Leader –

Elaine Richards

Elaine brings with her a contemporary fresh and innovative approach to servicing Ray White–Croydon's landlord and tenants. With her skills and extensive wealth of experience in Property Management she is able to prioritise time for personal attention as well as thriving on the challenge of meeting and exceeding the needs of her clients.



Over the past 7 years, Elaine has established herself as one of the most dynamic professionals in the Property Management industry. Anyone who has seen her in action can testify to that. But it's Elaine's 17 years experience in Customer Service, attentiveness and drive that has endeared her to so many, not to mention the optimum results she consistently achieves for landlords and tenants alike.

Elaine is a member of the REIV and has successfully completed many courses over the years, to keep her abreast of the latest trends in Residential and Commercial Property Management.



Ray White® 7

Having lived and worked in the Eastern suburbs all her life, Elaine is 'au fait' with the varied demographics of Croydon and surrounding suburbs, which is an important factor when selecting quality tenants and achieving premium rental returns for landlords.

Elaine's spends most of her leisure time with her family, is a talented renovator, loves gardening and runs to keep fit.

A smart business woman, with senior experience, Elaine is both personable and approachable and her 'hands on' reputation for exceptional service is appreciated by her current clients and a welcome surprise for future ones.

Senior Property Manager – Faye Cosstick

With 20 years experience in the real estate industry and through her exceptional ability and dedication, Faye Cosstick's position as Senior Property Manager is a valuable asset to the Ray White Croydon Team.

Priding herself on a tireless work ethic, supreme organisational skills and meticulous attention to detail Faye is highly accomplished in all areas of Property Management and will leave no stone unturned to ensure that you are another satisfied client.



Repeatedly making the right decisions regarding how best to maximise a property's returns, Faye's communication skills ensure that owners and prospective tenants are always kept absolutely up to date.

Accustomed to making the tough calls and adept at creating positive outcomes for both landlords and tenants Faye has a solid work ethic which ensures that her clients receive a leasing service that is market-leading in every way.

One of Faye's biggest strengths is her commitment to securing repeat business from both landlords and tenants by delivering consistently superb service with a minimum of fuss.

Away from work, Faye enjoys spending time with her family, dining out to experience all manner of international cuisines and when time allows she and her husband love to travel, whether it's weekends away or an exotic overseas trip.

Faye is a vital part of the Ray White Croydon team. Property Management requires a committed, professional approach and a sharp focus on customer service and Faye is only too happy to assist.

Property Manager – Naomi Schnoor

A passion for property has played an integral part in the success Naomi Schnoor enjoys in real estate today.

Since beginning her real estate career back in 2006 and specialising in property management, Naomi has never looked back. During this time Naomi has built up a solid reputation before her relentless pursuit of precision and personal growth led to her current position as Property Manager with the Ray White - Croydon Team.



Having developed an impressive rapport with Ray White's landlords and tenants, Naomi views her role as the 'dream mediator' as she plays an integral role in helping to find the perfect match between landlord and tenant.

Naomi is both personable and approachable and is always eager to go that extra mile to deliver optimum client service, maintaining exceptionally high standards when liaising with landlords and tenants, overseeing property maintenance, dealing with all manner of diverse issues and executing her 'zero tolerance' philosophy on rental arrears.

Naomi leads a relaxed lifestyle in Kilsyth and apart from spending quality time with her family her favourite pastime is home renovating.

Hardworking, highly motivated and success oriented, Naomi is the person to come to for honest advice on property management.



Ray White® 9

Assistant Property Manager – Linda Azzopardi

Linda Azzopardi brings a dedicated and professional attitude towards her role as Assistant Property Manager and Leasing Consultant of the Ray White Croydon team.

She is a confident woman with boundless enthusiasm and a common sense approach to problem solving which has been refined over 10 years as State Training Manager for Australia Post.



An expert with people and always having a keen interest in real estate, it made sense for Linda to become part of a team that centres on customer service.

Engaging and being able to offer sincere and knowledgeable assistance is what drives Linda with a passion. A truly personable individual, and with a thorough understanding of the needs of both landlords and tenants, she focuses on ensuring clients will be more than satisfied with the end result.

Linda embraces a well balanced mix between work and family. She lives locally in Croydon North, spending quality time with her husband and two children and when the opportunity arises, indulges her passion of travelling.

Supported by her strong values of honesty, responsibility and reliability, Linda is completely prepared to meet any challenge. She has found her true vocation and intends being around for a very long time to give current and future clients the kind of genuine advice and service they deserve.

Why Ray White Croydon?

Ray White Croydon is a family run business that bases its success on similar core values and a set of non negotiable procedures that ensures each client is treated like a valued member of the business, not just another property on an agents rent list.

We believe that communication is the key to success. With proactive management procedures we are proud to boast that our average days on market (days taken to lease a property once advertised) is currently 3 days and our arrears is currently 1.5% of our total properties and only being one to three days in arrears.

We believe that when sourcing an agent a Landlord has several important factors that help make the decision:

What rent is your property expected to receive?

Ray White Croydon takes time to assess your properties potential as well as Identify the target tenant groups that will help gain you the maximum rental return. We believe that properties have been undervalued when it comes to the current market and take pride in obtaining excellent return rates for our properties based on our proactive approach to Tenant selection and advertising.

The Quality of Tenant. What processes are in place to select tenants?

At Ray White Croydon we believe that to minimize days vacant and have access to quality tenants you need to ensure enough people have viewed the property. To ensure this happens Ray White Croydon have Industry Leading Processes. On average we have approximately 45 people register for property each week.

Instead of providing each person a rental availability list, we take their details down on a needs analysis form which identifies the type of property they are after. The number of people that are going to occupy the home, maximum rental price payable along with the location. With this information we are able to group potential tenants together and invite them to view your property.



Ray White® 11

Along with the internet enquiries and those who have viewed the properties online or driven by, we are able to maximise the numbers to our opens which can assist in creating competition and increases the number of applications taken.

For our executive properties we also engage the services of relocation agents. This process ensures that your property is marketed to tenants that are in the position to lease properties at a higher rental price. We also advertise your property to local companies and government bodies that often have staff members who are relocating for work purposes.

How does the Agent manage the arrears process to ensure my rent is paid on time?

At Ray White Croydon we have a ZERO ARREARS TOLERANCE POLICY which is adhered to on a daily basis. As part of our induction process with our tenants are advised as to the repercussions of rental arrears and how serious this is on their rental history. We believe that communication is the key and our low arrears history is based on our policy and our communication with the tenants at the beginning of their lease.

The relationship Ray White Croydon holds with their tenants is one of mutual respect and is gained from a commitment held with the tenant from the beginning of the application process when they identified their needs to our office. Our Induction process is aimed to educate the tenants as to their responsibilities and commitment to the maintenance of the property upon taking the lease. This process ensures that the tenants are aware of their obligations at all time.

Our Arrears policy is as follows:

Category One - 1 to 3 Days in Arrears

Friendly reminder call to tenant.

Category Two - 4 to 7 Days in Arrears

Daily phone call/letter/SMS/email to tenant.

Category Three - 8 to 14 Days in Arrears

Breach Notice

Daily phone call/letter/SMS/email to tenant.

Category Four – 15+ Days in Arrears

Notice to vacate.

When do you receive your rent?

At Ray White Croydon we are aware that your rent is often required to meet the mortgage of the property and is required as soon as possible after the rent is paid. To ensure that the rent is paid to the quickly we use a payment method called payment gateway. Tenants are required to pay their rent several days early to ensure the rent hits Ray Whites account on the day their rent is due. Ray White then has two pay runs per week which means you receive your rent shortly after being paid. We suggest that you allow 7 days but it is generally in your account before this.

What procedures does the Agent have to assist in minimising the days the property is vacant.

We aim to minimise the days the property is vacant by making sure that we are proactive in sourcing our tenants. As explained in the tenant selection process, we use several mediums to source our tenants and therefore have the ability to lease our properties quickly without sacrificing the quality of tenant.

Does the agency have a dedicated property management team.

Many agencies see property management as a “poor sister” to the more glamorous sales department and some even leave the management of client’s assets to the front desk staff and receptionists. At Ray White Croydon we have a dedicated property management team. Stability is a big part of our team you want someone that knows your property inside and out, someone that you can speak to today and know that they will still be there in 6 months time and at Ray White Croydon you can rest assured that our devoted team will make this happen.

Is the Director/Owner of the agency involved in the day to day management of the property management department.

Most Agencies have a sales department and a rental department. Generally the business owner has a sales background and not a rental background, and looks after the sales department leaving the management of their rental department to the rental department.



Director Tamara Lloyd a fully Licensed Estate Agent, exerts a people-centric philosophy towards real estate. Tamara offers her clients and Team the benefit of 17 years experience working across all facets of the industry including Property Management for much of her career. Inspired by the culture of the Ray White Group, likewise Tamara is committed to building and retaining a highly skilled, client-focused team and providing them with opportunities to advance their knowledge so that customers experience consistently exceptional service. A great team gets great result. Tamara has a long history and much experience in the field of property management and understands the needs of both landlord and tenants.

How many years has the property manager looking after your property been in real estate?

This relates to the property manager and not the agency. Many people start their career in real estate as a receptionists and then move up to the property management department. At Ray White Croydon Elaine, Faye, Naomi and Linda have chosen property management as a career. After working in numerous fields in the real estate industry for many years they have found that their passion is in property management.

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Property Management Points of Difference

- Experienced Property management team - **AVERAGE 10 YEARS INDUSTRY EXPERIENCE**
- Average number of days on market – **LESS THAN OUR COMPETITORS**
- Open for Inspections – **THREE OPEN-HOMES EVERY WEEK UNTIL LEASED**
- “Gateway” direct debit – **EXTREMELY LOW RENTAL ARREARS** (compared to industry average)
- Smaller portfolios for each property manager – **MORE ATTENTION GIVEN TO YOUR ASSET**
- “Field Agent” technology for property condition reports - **BETTER COMMUNICATION TO YOU**
- Up-to-date database of prospective tenants – **YOUR PROPERTY IS TENANTED FASTER**
- Thorough screening for the “right” tenant – **MORE PEACE OF MIND FOR YOU**
- Open communication and approachability – **PERSONALISED SERVICE FROM A GREAT TEAM**
- Online Landlord & Tenant Portal to log on 24/7 – **TRANSPARENCY OF YOUR TENANCY**
(it's like internet banking)
- All Property managers conduct a minimum 6 hours training per month to ensure -
YOU ARE GETTING THE MOST UP TO DATE SERVICE, KNOWLEDGE AND ADVICE



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