

GUIDE

Selling in and around Mosman

A step by step handbook
to selling your property



DiJONES

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CHAPTER 1

Overview of the Mosman area

The picturesque waterfront suburb of Mosman on Sydney's Lower North Shore, approximately 8 kilometres from Sydney's CBD, boasts many beautiful beaches and plentiful choices for shopping, and living.

Positioned on top of the rugged headlands of Sydney Harbour, Mosman includes Mosman Bay, Balmoral, Beauty Point, The Spit, Georges Heights and Clifton Gardens. With its harbourside location, ample public transport options, and proximity to the city, combined with its stunning national park, and buzzing village atmosphere, it is clear to see why properties in this area are in such high demand.



Distance from GPO

7.7km

Population

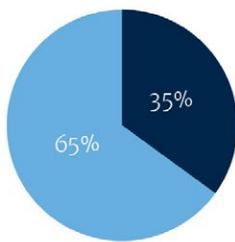
28.5k

5 year population change

3.8%

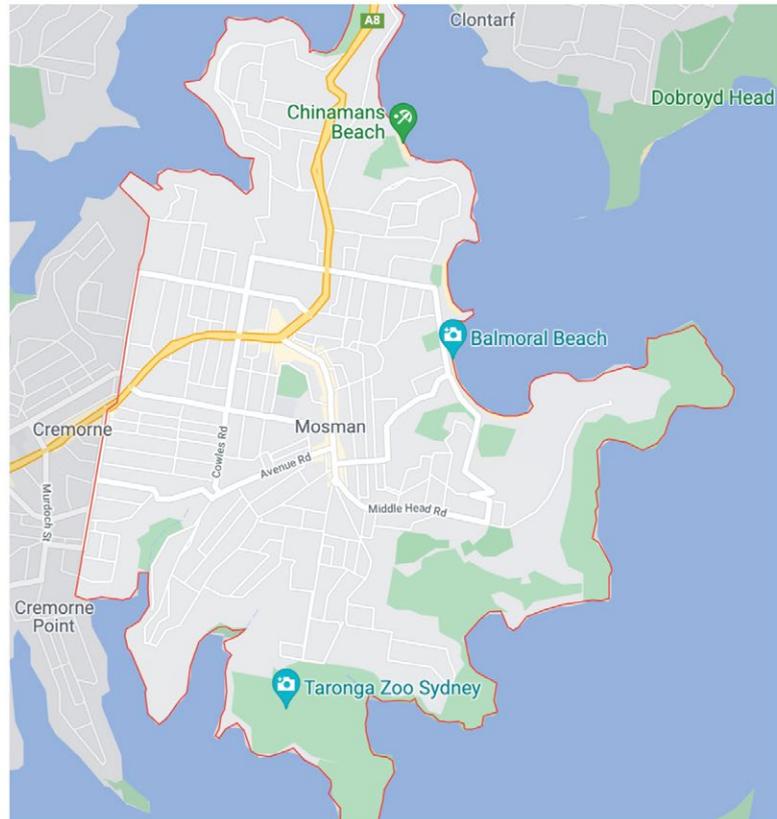
Average length of ownership

11 years



Owner Occupiers Renters

Source: CoreLogic



Source: Whereis

The large suburb of Mosman is surrounded on two sides by the harbour at Balmoral Beach and Clifton Gardens, as well as the Sydney Harbour National Park. Originally, the area was owned by Archibald Mosman and was used as a whaling station and shipping bay for local and international travellers, hence the name Mosman Bay.

Mosman became its own municipality in 1893, breaking away from the already established North Sydney and becoming its own suburb. The suburb of Mosman quickly became a highly desirable location and at the start of the 20th Century.

Today, Mosman is one of the most affluent and prestigious suburbs in Sydney, boasting grand historic homes with world-class views across Sydney Harbour. Military Road serves as a bustling shopping village with an extensive range of boutique shopping, cafés, restaurants and delicatessens, whilst the secluded beaches and hidden coves of Sydney Harbour National Park offer its residents the perfect play ground to explore.

Schools

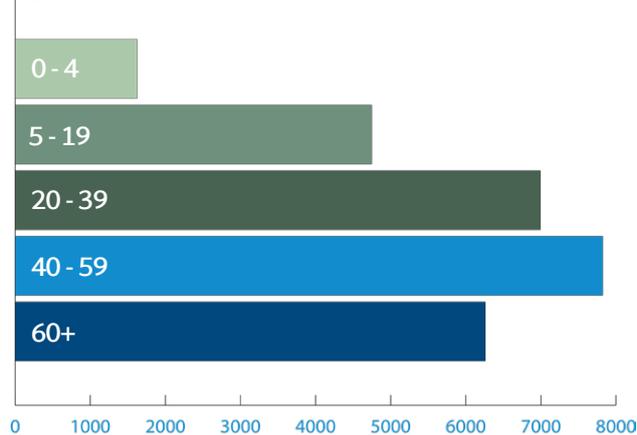
Mosman has a number of great schooling options including, Mosman High School, Sacred Heart Catholic Primary School, and Mosman Public School. It is also in close proximity to several well-regarded private schools including Mosman Preparatory School, SCEGGS Redlands, Sydney Church of England Grammar School, Wenona, and St Aloysius.

People

Mosman has a population of just over 28,000 people and has grown 3.8% since 2011. Whilst 59.6% of people living in Mosman were born in Australia, there is a diverse range of people in the suburb; many English, New Zealand, and American born citizens live in the area, as well a smaller percentage of Chinese and South Africans. Due to the generous size blocks of land and proximity to the harbour and the many lifestyle options the area offers, it's no wonder it is extremely popular with families.

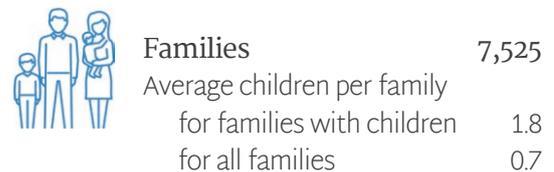
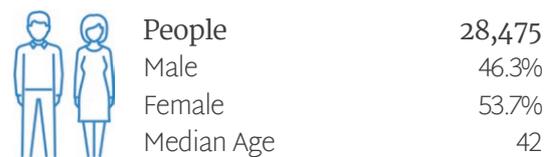
The predominant age group in Mosman is between 40-59 years and households are primarily made up of couples and couples with children, and is a highly sought after postcode with executives, young families and retirees. Generally, people in Mosman work in a professional occupation and are likely to be re-paying over \$4000 a month on mortgage repayments.

Age of Population

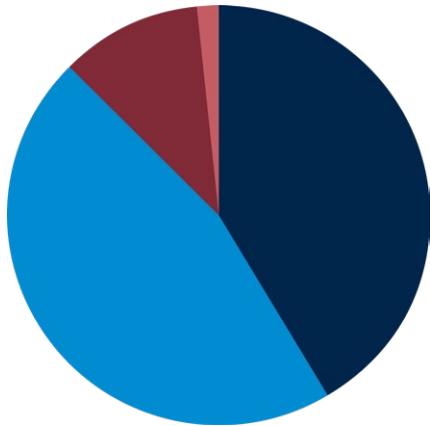


Source: Pricefinder.com.au

All people - usual residents

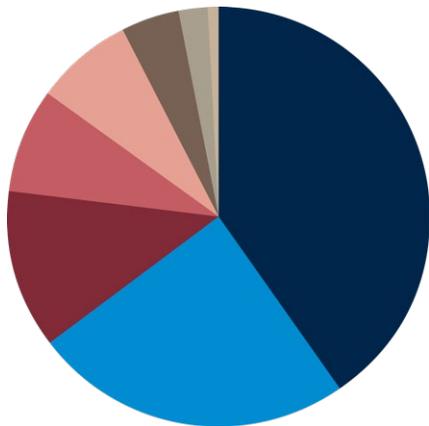


Source: 2016 Census QuickStats



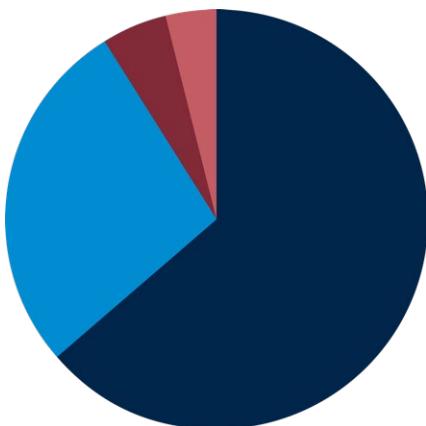
Family Composition

Couple without child	46.7%
Couple without children	41.4%
One parent family	10.7%
Other family	1.1%



Occupation

Professionals	39.5%
Managers	24.0%
Clerical & Admin	12.0%
Sales	7.8%
Community & Personal Services	7.3%
Technicians & Trades	4.4%
Labourers	2.1%
Machinery Operators & Drivers	0.7%



Employment

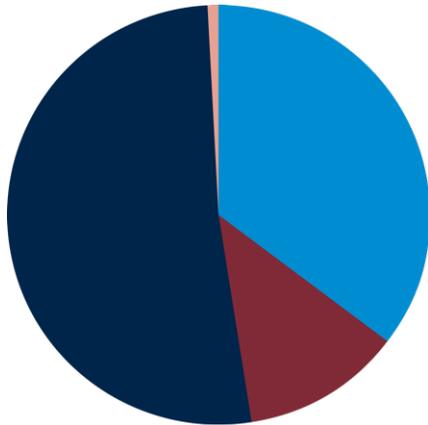
Worked full-time	63.8%
Worked part-time	28.3%
Away from work	4.0%
Unemployed	3.9%

Source: Australian Bureau of Statistics, Census of Population and Housing 2016.

Property

In Mosman, apartments comprise the majority of housing options, with many of the original large blocks of land converted into luxurious developments.

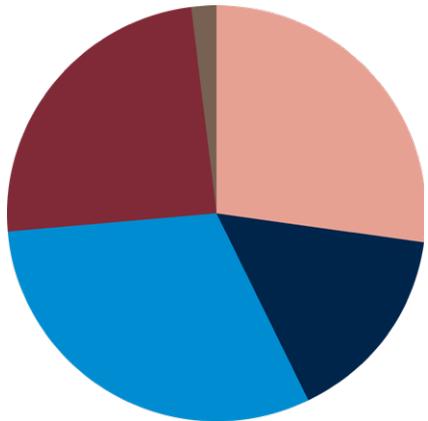
The houses in Mosman are largely inspired by the original Federation architecture style houses as well as modern style designs.



Dwelling Structure

Flat, unit or apartment	51.7%
Separate house	35.4%
Semi-detached, townhouse etc	12.1%
Other dwelling	0.4%

Source: Australian Bureau of Statistics, Census of Population and Housing 2016.



Bedrooms per dwelling

0 or 1 bedroom	15.5%
2 bedrooms	31.0%
3 bedrooms	24.3%
4 or more bedrooms	27.5%
Not stated	1.9%

Source: Australian Bureau of Statistics, Census of Population and Housing 2016.



All private dwellings	13,226
Average people per household	2.4
Median weekly household income	\$2,522
Median Weekly rent	\$560
Average motor vehicles per dwelling	1.5

Source: 2016 Census QuickStats

CHAPTER 2

State of the Mosman and surrounding area market

Due to the COVID-19 fuelled housing boom Mosman's property prices have surged over the past 12 months. House median sales prices have increased by 22% and units have increased by 12% over the last 12 months*.

With interest rates expected to remain low for some time yet and an expected surge in returning expats, we expect the Mosman market will remain in high demand and prices continue to rise.

Talking to an experienced local agent is an important step to understand exactly what's happening in our area and the impact wider trends such as the recent global pandemic may have had on your property.

The team at DiJones Mosman are here to help if you have any questions.

* CoreLogic: June 2021 compared to June 2020

Number of dwellings sold in the last 12 months

Mosman has over 13,699 dwellings within the suburb, and over the past 12 months, 551 properties (approximately 4% of available properties) were listed for sale.



Total dwellings	5,623	8,076
Total new listings*	258	293
Median value	\$5,089,821	\$1,295,739
Total number currently listed	33	53

* Total number of unique property listed for sale over the past 12 months.

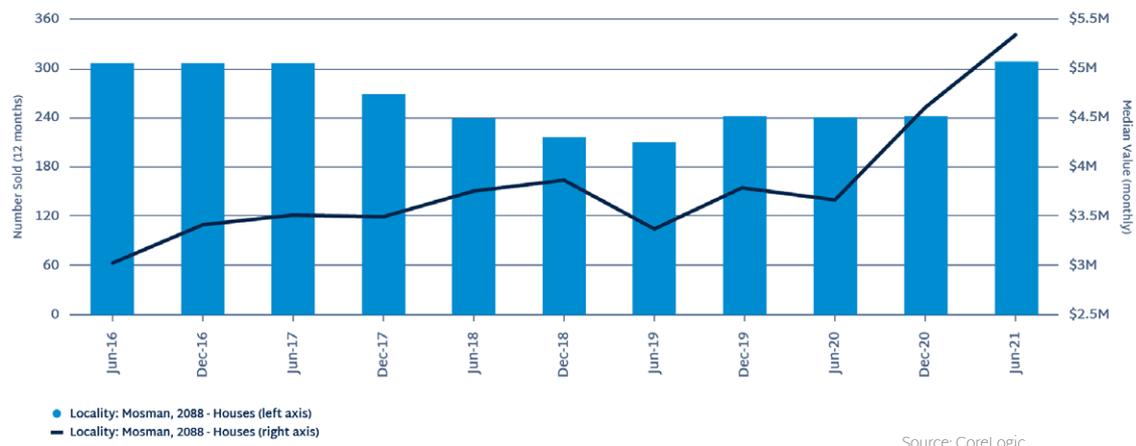
Source: Corelogic

Sale and median prices (houses)

The number of houses sold in Mosman has risen in the past 12 months and the median sales price increased 22% since 2020.

Houses: For Sale

Number Sold vs. Median Value (monthly)



The price range for a house in Mosman over the last 12 months has ranged from \$6,515,000 down to \$3,402,500.



*Statistics are calculated over a rolling 12 month period

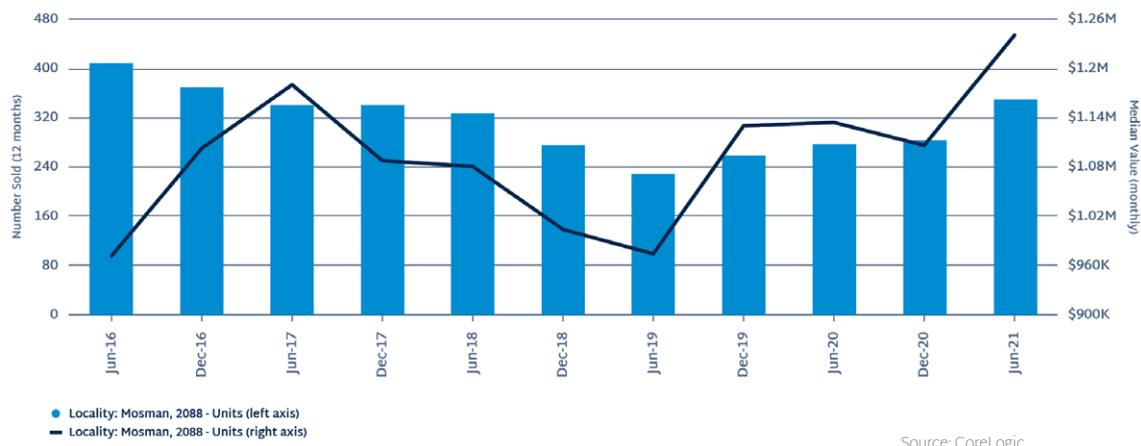
Source: CoreLogic

Sale and median prices (Units)

The number of units sold over the last 12 months has also increased slightly and the median price has also risen by 12% since 2020.

Units: For Sale

Number Sold vs. Median Value (monthly)



The price range of the units sold in Mosman over the past 12 months ranged from \$2,000,000 down to \$811,750.





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CHAPTER 3

Understand how much your property is worth

One of the first steps when you're looking to sell is to get a property appraisal. A property appraisal is a great way to find out what the local property market is doing at that point in time.

As you can see from the chapter above, the value of Mosman properties have risen significantly over the last 12 months, and in fact is at an all time high, which is a similar story right across Sydney. Combine this with COVID-19, how much you thought your property was worth last year may well have changed.

Knowing your properties current market value can help you make smarter decisions, decisions that can impact your future financial wellbeing.

Many people are unsure what goes into an appraisal so let's have a look at this process.



What does a real estate agent look at?

Whilst you may be familiar with the term 'property appraisal' you may not be aware of what goes into the appraisal, how do we as agents work out the estimated price guide and what factors do we then consider when making this assessment.

To determine an estimated price, we run a comparative market analysis which involves looking at similar properties that have sold in the last 90 days, current competition, wider market trends and the following features of your individual property:

Size of your property

We will review the overall size of the block or the apartment, the size of the building structure on the land as well as the dimensions of key areas within the home. For example, how large the living area is, the size of the master bedroom, any outside areas or parking/garaging.

How many bedrooms

The number of bedrooms has a direct impact on the value of your property. In many cases the more bedrooms, the higher the market value, however we will also review the size of the bedrooms, whether they have an ensuite, views, in-built storage etc.

Condition of the property

This is also an important consideration as buyers are more likely to pay more for a property that is in good condition. Your property doesn't need to be the fanciest, but it can pay dividends if the property is well built and well maintained.

Location

When it comes to appraising a property, this is one of the most important elements we consider. We look at the street, the properties proximity to local amenities such as shops, schools and cafes, we consider the neighbourhood features, streetscape, historical charm of the area along with any future amenities that are planned for the area.

Ease of access

We will consider how easy it is to access your property. How easy can you get to the front door, are there a number of stairs that some buyers will balk at, is there a lift in the apartment block, and how easy is to access parking. In some cases, we will even assess the access to utilities such as main switch board and water supply.

Parking

Does your property have parking, if so for how many cars, is it garaged, off street, or a carport? These are important considerations for buyers and therefore impact the value of your property.

Planning and restrictions

In many cases when you're selling a property, you're selling the potential of a property. So, when we appraise a property, we will consider future enhancements that a buyer could make. We will look at neighbouring properties to see if they have added value, such as a second story or a garage etc and how this could potentially benefit buyers. We also will also consider if there are particular conditions or restrictions on planning in the area that we are aware of, that may limit potential opportunity for enhancements.

If you're interested in finding out what the Mosman and surrounding area market is doing and how it has affected the value your property [click here](#).

CHAPTER 4

Different ways to sell a property in and around Mosman

Your agent is the best person to advise you on the most suitable method of sale for your property. Their goal is to achieve the best result possible from the sale of your property and they will therefore recommend the most suitable method of sale to achieve this..

However, understanding the different methods of selling a property in Mosman is important. With this in mind, let's explore the different options.



Private Treaty Sale

One of the most common ways to sell a property is through private treaty sale. This is when you, as the property seller, set a sale price or a suggested price range that you are willing to accept for your home. Buyers can make specific offers or ask to negotiate based on the seller's set price throughout the process. A real estate agent then negotiates with prospective buyers on your behalf.

It is fairly common for a potential buyer to offer to purchase your property by suggesting a lower price than the original set sale price, so sellers should be prepared for some negotiations to take place. The goal for these negotiations is to achieve a final sale price that is as close to your original price as possible and that is acceptable for both the buyer and seller.

Once the negotiations have been finalised and both the seller and buyer have agreed to a price, the sale may go into a cooling off period (keep in mind not all sales have a cooling off period). During this period, the buyer can change their mind and withdraw from the sale.

For those who are interested in flexible options and don't have a specific deadline to sell their property, private treaty sale is an excellent option to pursue.

Off Market

Selling off market is rapidly increasing in popularity, particularly in areas where there are only a few properties for sale but a lot of buyers looking to purchase. In this instance, buyers are often keen to buy a suitable property quickly before it has a full marketing campaign behind it.

Selling off market relies on the agent promoting the property to their database of interested buyers and in many cases promoting it through buyers' agents. Some vendors prefer this method because:

- Potential to sell faster
- It works particularly well if in a seller's market
- Keeps your sale more private
- Lower marketing costs

Auction

Another popular way to sell a property in Mosman is to sell via auction. Auctions are a public sale of a property held at a specified time and place. During the auction, prospective buyers will bid on your property, and if the bidding reaches your reserve, or a price you're happy with, when the hammer falls the highest bidder will be the successful buyer for your property.

Unlike a private treaty sale, sales by auction is unconditional. This means that any prospective buyer should have their financial arrangements to purchase a property in place prior to the auction. They will need to pay at least 10% of the purchase immediately following the sale and are legally obliged to go through with the purchase. For those who are interested in competitive sale prices, and a potentially fast turn-around time for the sale, auctions may be their best bet.

Since the start of COVID online auctions have also become a popular method and we expect this to continue.

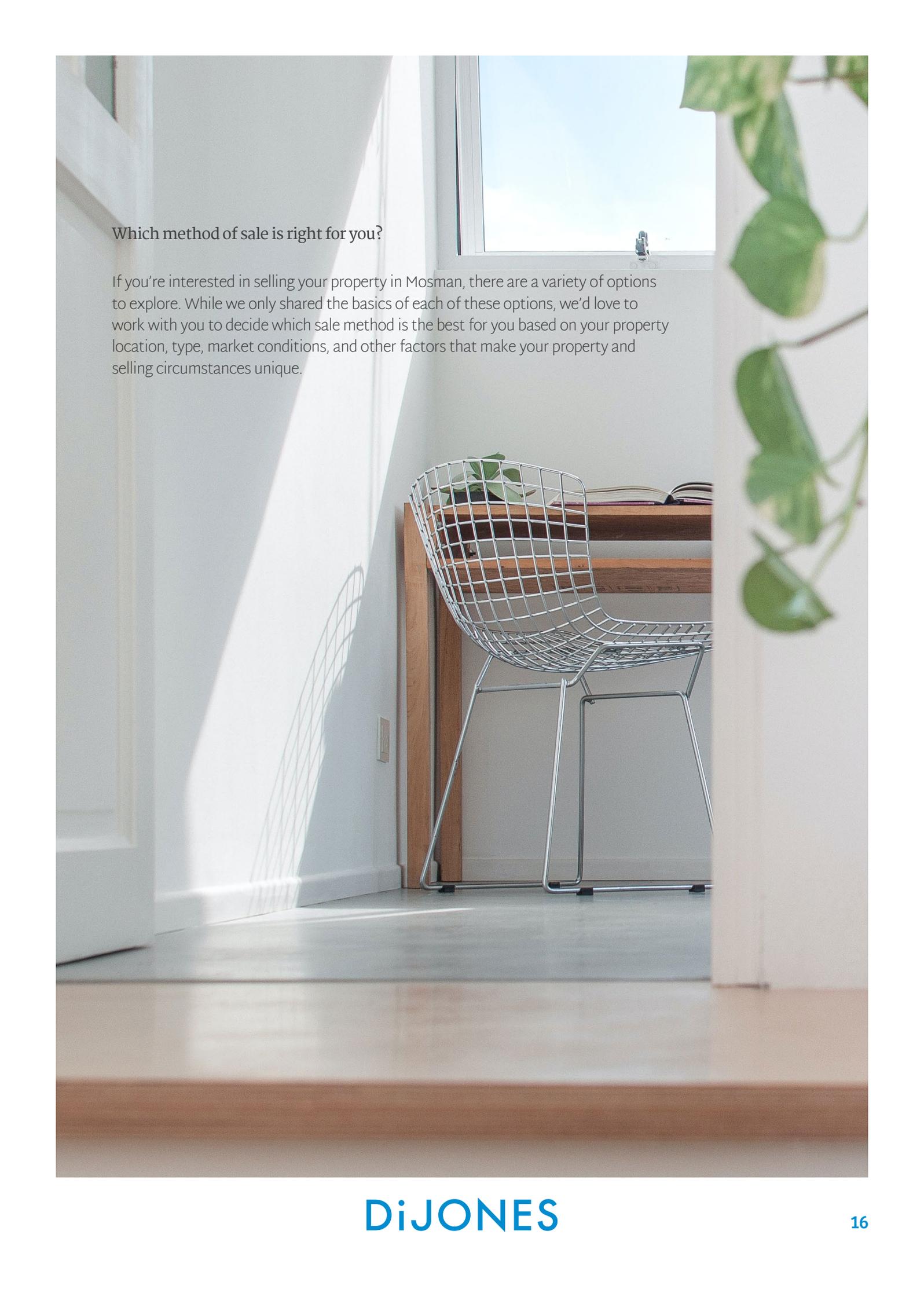
Expression of Interest / Tender

Expressions of Interest or Tender sales is essentially a closed or silent auction where buyers are invited to make an offer by a particular time and date, following a targeted marketing campaign over a period of a few weeks.

Expressions of Interest and Tender sales:

- Are confidential so buyers cannot base their bids on others
- Creates a sense of urgency as there is a final submission date
- Buyers are encouraged to put their best offer in first as they are unaware of other offers and may be worried about missing out on the property to another bidder
- Is often most suited to high-end or exclusive property types

After the closing date, the seller and agent will review the tenders or EOIs and start negotiating, acceptance or rejection of the offers.



Which method of sale is right for you?

If you're interested in selling your property in Mosman, there are a variety of options to explore. While we only shared the basics of each of these options, we'd love to work with you to decide which sale method is the best for you based on your property location, type, market conditions, and other factors that make your property and selling circumstances unique.

CHAPTER 5

Costs to be aware of when selling a property

When it comes to selling a property, there are a variety of costs to consider. While many of the costs you'll experience are unavoidable, like fees for legal documents, there are others like professional photography and home repairs that may be optional depending on your personal goals and preferences. We'll take a look at some of the most common costs that you're likely to encounter when selling a property.



Conveyancing and legal Fees

Selling a property is a legal process, where the seller transfers legal ownership of their property to a buyer. Because conveyancing can be rather lengthy and complicated, it's always a good idea to work with a licensed professional who has experience with the conveyancing process. With this in mind, fees can vary depending on how complex the sales of your property is and can range from approximately \$500 - \$4000.

Property Advertising

This is critical to ensure your property is promoted to a wide buyer audience. This directly affects the number of people interested in the property, how quickly it will sell and the price that it will achieve. Most real estate agents will suggest a marketing campaign to sellers including signboards, online and print advertising, drop cards, database emails, social media advertising along with other options.

Marketing fees are in addition to agent fees and are typically about 1% of the asking price of the property. Unlike other fees, marketing fees are paid regardless of whether or not you sell your property.

Agent Commissions

Real Estate agents make their money through commission which is paid once the sale is successfully completed. While you don't need to factor it in to your budget as it will automatically come out of the sale money, but it's important to be aware of this cost when working out your budget for buying your next property.

You'll want to make sure you understand the commission you'll be paying your real estate agent so make sure you discuss this with them.

Early Exit Fees

For those sellers who currently have a mortgage on the property that they're selling, they may be expected to pay an early exit fee to their mortgage lender. The process and fees you'll pay can vary by lender and can range from a few hundred dollars to several thousand dollars.

Styling your property costs

The costs of styling your property can vary depending on how much or little you do. It also depends on if you hire a professional stylist to help you, or do-it-yourself.

If you are styling on a budget, expect to pay at least a few hundred dollars for the basics. Professional styling can cost a few hundred dollars for a consultation to a few thousand to fully style a property.

We can help advise you on what areas you should focus on based on what our local buyers are looking for and discuss your DIY and professional styling options.

To connect with us [click here](#).

Moving Costs

When selling a property, moving costs are another cost to factor in your budget. Even if you decide to move without hiring a professional moving company, you'll still have some costs to consider. On the economical end, you might spend a few hundred dollars to rent a van and food and drink for your family and friends who help you move. On the other side, you might expect to pay several thousand dollars to hire a professional moving company who can do it all from pack, move, and unpack your belongings in your new home. Expect to pay approximately \$500 - \$10,000.



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CHAPTER 6

Role of a real estate agent – how they help you achieve the best result

If you are a homeowner looking to sell a property, your goal is undoubtedly to achieve the best result possible from your sale. A real estate agent is a specialist whose role is to work with you to help you achieve your property goals.

In order to achieve the best result possible a skilled real estate agent will:

- Complete a property appraisal and assess the current market to determine a price guide for your property if you were to sell in those conditions
- Create a high impact property advertising campaign to reach as many active and passive buyers as possible
- Identify the best features of your property and showcase and promote these throughout the campaign
- Coordinate professionals to stage, photograph and video the property
- Schedule and oversee open homes or private property inspections
- Negotiate a sale or manage the auction process
- Work with your conveyancer or lawyer to ensure contracts are in place and the process runs smoothly
- Manage the final inspections and help coordinate settlement and handing over of the keys to the new owners

How to find a high performing real estate agent, where to do your research

As with anything in property, research is key and the good news is with so much information available online you can easily research your local agents to find the right one to match your goals, your communication style and the level of support you need.

Here are a variety of ways you can research your local agents:

- Visit local agents' websites, view their current listings and sales history
- Review blogs or articles to understand their knowledge of the area
- Read their Google My Business reviews, research them on social media and subscribe to their newsletters
- Visit open home inspections, ask questions. Do they have in-depth knowledge and are they able to sell its features to you?
- Do they follow up with you after the open home?
- Attend one of their auctions to see them in action

What questions should I ask when interviewing a real estate agent?

Once you have a shortlist of high performing agents, it's time to interview them.

Sometimes it can be hard to know what to ask, so here are some questions to help you narrow down your selection;

- Why did you choose to be a real estate agent, what do you love about the job?
- Can you share insights into my local market, what is selling, how much is it selling for, what is demand like?
- How much will it cost to sell my home?
- How would you suggest I sell my property? What method of sale would be best and why?
- Is now the right time to sell and why?
- How will you market and advertise my property?
- How much do you think my property is worth and why?
- Where do you think key buyer demand will come from?
- What can I do to maximise my results? Are there any changes you would suggest I make to my property to prepare it for sale?
- What separates you from other local agents?
- Have you sold similar properties in the area? What were the results?
- How many relevant buyers do you have on your database?
- Can you share references from previous clients?



CHAPTER 7

How to prepare your property for sale

While you can't change the property's location you can make changes to your property that can impact the success of your sale.

Here are some areas to focus on, but for a more detailed room by room checklist [click here](#).

Preparing for sale

- Start with a spring clean. De-clutter, throw away any unnecessary rubbish, rearrange your furniture, and clean your carpets, tiles, walls etc.
- Let as much natural light into the home as possible, particularly when photos are taken or inspections are done.
- Consider a coat of fresh paint to give the home a new look. You can paint inside and outside, and we recommend you stick to neutral colours like white and grey.
- Consider replacing any old fixtures and fittings – these are generally quite affordable to fix and they'll make an old space new again. Look at your taps, shower, and lights and see what can be replaced.
- Give your gardens a tidy up, get rid of any weeds, check the lawn and add top dressing if needed, ensure your driveway is washed, plant some colourful flowers to brighten up the front garden, and paint the fence if needed.
- Update the bathroom – does it need a new vanity, towel rails or mirror to make it look bigger. Do the tiles need regrouting or perhaps a new shower screen?
- Refresh the kitchen – this is the heart of the home, so if it's looking worse for wear, consider replacing old cabinets, investing in a new benchtop, replacing the handles or adding a new splashback.
- Check the flooring – does the carpet need a good clean? If the floorboards are scratched perhaps repolishing them would be good.

Importantly talk to your real estate agent before making any changes, so you don't over capitalise before the sale.

For more detailed information on what to do download our room by room checklist on preparing your home for sale [here](#).



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CHAPTER 8

Marketing your property to sell

Advertising is one of the most important elements of a sales campaign. A high impact campaign running across multiple channels will have a direct impact on the number of buyers you attract and the final sale result.



Key Ways to Promote Your Property

Professional Photography and Copywriting

In most cases the first thing a buyer will see is an image of your property, therefore the best way to catch their attention is to use a professional photographer and videographer who is skilled at capturing the best features of a property. With 87% of buyers likely to see your property online, making sure you have high quality, accurate images of the property will help you make a great first impression.

The copy used to describe your property is also important to engage buyers. Good copywriting will capture the property's features, lifestyle benefits and be able to capture buyers' imagination. The copy along with computer generated floorplan will appear right across your marketing campaign so getting it right is important.

Property videos are a powerful and effective marketing tool that allows buyers to experience and connect with your property even before they have been to an open for inspection. Over the last 12 months with open for inspections restricted, buyers have become even more accustomed to online inspections and videos play an important role here. Plus, if you are including social media advertising in your campaign, video's normally receives higher engagement than single image posts.



Online Advertising

In today's real estate market, online advertising has quickly become one of the most effective ways to market your property to potential buyers. That's because online marketing can reach a higher number of buyers without much effort. There are a variety of different online advertising options. Here are a few of the key options available.

- **Social media:** Promoting your property across Facebook and Instagram is increasingly important with more and more buyers using these channels for communication. At Dijones we have a custom built automated social advertising platform that will amplify the promotion of our property listings to ensure the maximum number of people see and engage with our properties.
- **Website and real estate portals:** With over 87% of buyers searching online for a property to buy, it is vital that this channel forms a key part of your marketing campaign. Promotion on the Dijones website and on the various real estate portals is a key way to reach as many buyers as possible.

Signboards

- Signboards are the cornerstone of property marketing. They announce to the neighbourhood that your property is on the market. This can identify passive buyers who may not be actively looking to buy a property, but are willing to purchase when the right one comes on the market. They are also useful for when buyers are looking to come for an inspection, or for those buyers who do a drive past a property before determining if they want to come back for an inspection..

Database Marketing

With more properties selling off-market or before auction, an important element of your campaign is promotion to your agent's database of buyers.

At Dijones we have access to the largest database of buyers across Mosman and the surrounding area. Our campaign includes extensive promotion to our database in order to identify active, passive and out of area buyers.

Print Advertising

One of the most common ways to promote your property is by creating print marketing campaign materials. Here are a few different types of print advertising options available:

- **Brochures:** When it comes to highlighting your property's features and selling details, a brochure is an effective marketing tool. That's because they are portable and handy – making them easy for potential buyers to take with them for further exploration.
- **Flyers:** Like brochures, flyers are an easy and portable way to showcase your home to prospective buyers. Flyers can be as simple or as detailed as you want them to be with information about your home too.
- **Print advertising:** Active buyers will most likely see a property online, however there are a significant number of passive buyers also in the market who didn't know they were looking until they found the right property or were adopting a wait and see approach to buying. This market is often best reached in print where they will take their time browsing a publication at their leisure.

CHAPTER 9

Contracts of sale

The sale contract is a legal document that is required when buying or selling a property. These documents need to be prepared before the property is listed for sale and it is recommended that you engage a conveyancer or lawyer to help you here as they are experts in property sales. Getting this step right can ensure the sale process goes a lot smoother.

What's included in a sale contract?

- The address of a property
- Names of the seller
- The name of the real estate agent
- Financial details, like loan information
- Zoning and property certificates
- Home owners warranty certificates, and
- Drainage and sewage plans

While some of the information included in the contract for sale is required and non-negotiable, other information can provide some flexibility for negotiation. This can be as simple as agreeing to include appliances, like refrigerators in the property sale, or it can be more complex, like negotiating the cooling off period or adjusting settlement dates.

During the sales campaign, interested buyers will ask to receive the contract. They will undoubtedly have their lawyer or conveyancer review the document and possibly negotiate some of the terms.

Once the negotiation is complete or the property has sold at auction, the contracts are signed and exchanged, or swapped between the two parties. Pending cooling off periods and other clauses, the legal transfer of the property from the seller to the buyer has begun.

For more details, [Fair Trading New South Wales](#) outlines all of the specifics of this document, and the [Law Society outlines strata-specific details here](#).



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CHAPTER 10

Property Settlement

No matter how a property is bought or sold, property settlement will be the final step in the selling process. This is when the property is officially transferred from one owner to another. It normally takes 42 days from the exchange of contracts until it is complete.

The period before settlement day gives both the buyer and seller time to get everything in order. This means the buyer has time to finalise their finances and arrange for the final payment to be made. The seller also has time to make sure that the property is in order and any repairs or other details specified in the contract are taken care of. During this time, the conveyancer or solicitor will help make sure that the correct paperwork has been completed and filed and that any other requirements are taken care of before settlement day arrives. Also, some banks are notoriously slow in organising the discharge of mortgages for the vendor, so it is a good idea to get your conveyancer on to them quickly.

Between exchange and settlement it is a good idea not to pay water rates council rates and strata fees as the conveyancer will reconcile these payments at settlement and they will all be done for you prorated up to the day of settlement. Once settlement day arrives, the final stage of

the property settlement can begin. This will be the official date that the property is transferred and the buyer can take legal ownership of their new home. Before the final exchange of keys can happen, the conveyancer or solicitor will liaise with the buyer's legal team and ensure the following details are in order:

- The final payment for the property is received
- All paperwork should be filed and completed
- The certificate of title is transferred from the seller to the buyer
- The final, legal transfer of the property takes place
- Any taxes, fees, and other costs are fully paid

The good news for both the buyer and seller is that they do not necessarily have to be present on settlement day. That's because it is typically a fairly quick and straight-forward process. Of course, if any issues or concerns come up, your legal team are all well equipped to handle them and keep everyone up-to-date during the process.

Once the property settlement paperwork and transactions are finalised, the sale is complete... and now all that's left to do is to break out the Champagne and celebrate.

Are you ready to take the next step and talk to us about your property?

Achieving remarkable prices, requires a mix of strategy, expertise and information.

At Dijones Mosman our advice is backed by in-depth knowledge, years of market experience and key sales data from across the region. It's data we share exclusively with clients to help inform the optimum type of sale, timing and presentation

If you're thinking about making a change of residence we would love to show you what's possible.

Request an appraisal of your property today [contact us here](#).



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