

# SAMPLE REPORT ONLY

Date: MAY 2024

# Property Portfolio Review



Thank you XXXXX for your request to analyse your current property portfolio utilising my property intel review systems and on-line data sources.

Enclosed are my initial views of your portfolio and initial suggestions for discussion at your 1-ON-1 meeting. *(Please note these suggestions are **only a starting point for discussion** and are based on the current state of the property market and may or may not be suitable in the future.)*

Included is a review of each property you own plus assessing Suburb insights for the suburbs your properties are located within.

***Please read this review thoroughly prior to our 1-ON-1 meeting.***

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# Review

## Summary

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**Attachments**  
*Property Reports*  
*x 16*

XXXXXXX

*Reports x 8*

## Portfolio Overview Summary

Your portfolio XXXXXXXXXXXXXXXXXXXX strategy XXXXXXXXXXXXXXXXXXXX. However, moving forward, I recommend you consider XXXXXXXXXXXXXXXXXXXX that will give you the opportunity to accelerate your wealth creation.

### Portfolio Allocation

XXXXX Allocation: XXXXXXXXXXXXXXXXXXXX your portfolio being XXXXXXXXXXXXXXXXXXXX this has its benefits but also some drawbacks.

X XXXX Allocation: XXXXXXXXXXXXXXXXXXXX upside (apart from XXXXXXXXXXXX).

XXXXXXXXX Allocation: XXXXXXXXXXXXXXXXXXXX with your portfolio split XXXXXXXXXXXX.

### Property Reviews

XXXXXXXXX appear to have XXXXXXXX upside and XXXXXXXXXXXX with upside potential.

Several of your XXXXX appear to be XXXXXXXXXXXX

### Suburb Insights

XXXXXXXXX suburbs appear to be undervalued at current market prices (by XX%). Fortunately, in your portfolio, XXXXX looks the most promising for XXXXX Capital Growth when XXXXXXXX.

### Mortgage Funding

1. Your mortgage XXXXXXXXXXXXXXXXXXXX Banks is XXXXXXXX
2. Your XXXXXXXX mortgage interest rate XXXXXXXX.
3. Your XXXXXXXX are heavily XXXXXXXX

# Portfolio Overview

- Your portfolio has to date been XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX.
- More recently you xxx XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX. This xxxxx risk somewhat and given you xxxxxxxx which can produce xxxxxxxxx benefits.
- Your overall xxxxxxx is xxxxxx however this is considered xxxx when investing primarily in XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
- The xxxxxx value estimates in the xxxxx appear to be xxxxxxx. On the other hand, your xxxxx appear to be somewhat xxxxxx given the xxxxx. However, I expect xxxxx within the next 12 xxxxx months to xxxxxxxxx
- The property at xxxxxx is your xxxxx that xxxxxxxxx that you could xxxxx subject to xxxxxxxxxx. It will pay to xxxxxxxxxx with the view to xxxxxx as soon as xxxxx xxxxxxxxx
- You own xxxxxx xxxxx with the xxxxx to xxxxxxxt. i.e. xxxx Ave, xxxx Ave and xxxx Road. Whilst this is a xxxx xxxx it is xxxx xxxx on being xxxxxx which may xxxxxx in the xxxxx term. That adds a degree of uncertainty and xxxxxxxxxx to xxxxxx properties. That doesn't mean you xxxxxxx, but the xxxxxxx should not be underestimated either.

Moving forward some of your properties have limited potential to add further value over and above any market value movements, nor do they xxxxx in future (i.e. to xxx on xxxxx.)

My full suggestions for discussion of how you may best progress your portfolio (and maximise your invested capital) are outlined in my **Initial Recommendations Summary on pages 16-17**

# Portfolio Allocation

## ***XXXXXXXXXX Allocation:***

Most of your portfolio is xxxxxxxx. This strategy xxxxxxxx xxxxxx xxxxxxxx. with the next property cycle Boom because xxxxxxxx are the early benefactors of xxxxxxxxxx

However, xxxxxx the Boom xxxxxx and xxxxxxxx growth xxxxxx you will not be able to benefit from xxxxxx of value rises xxxxxxxx.

Traditionally xxxxxxxx in the surrounding xxxxxxxx suburbs and due to the xxxxxxxxxx impact there is currently the opportunity to xxxxxx relatively safely with a reasonable xxxxxxxx whilst xxxxxxxxxx. Xxxxxxxx will benefit significantly once the xxxxxxxx. You could xxxxxxxxxxxxxx with limited upside xxxxxx (other than market growth) and xxxxxxxx into xxxxxxxxxxxxxx that will then capitalize on the expected xxxxxxxxxx.

Your xxxxxxxx property purchases have sensibly diversified your xxxxxxxxxx to some degree outside of the balance of xxxxxxxxxx.

## ***Property XXXXXx Allocation:***

Your portfolio has been xxxxxxxxxx strategy which has achieved xxxxxxxxxx. However, moving forward xxxxxxxxxx (apart from your strategic purchases to xxxxxxxx at xxxxxxxxxx, xxxxxxxxxx, xxxxxxxxxx, xxxxxxxxxx, xxxxxxxxxx, xxxxxxxxxx & xxxxxxxxxx)

I suggest you consider xxxxxxxx these properties (xxxxxxxxxxxxxxx) and xxxxxxxxxx with xxxxxxxxxx for xxxxxxxxxx

Your xxxxxxxxxx properties should offer xxxxxxxx due to the xxxxxxxx. These properties offer a xxxxxxxx alongside your xxxxxxxx without being xxxxxxxx to the xxxxxxxxxx.

## ***XXXXX Allocation:***

Allocated xxxxxxxxxxxxxx. Your major portfolio xxxxxxxxxx being xxxxxx with % of xxxxxxxxxx. Your xxxxxxxx allocation being xxxxxxxxxx is conservative and has served you well to date. (See ***Suburb Insights*** for more on specific Suburbs)

# Property Reviews

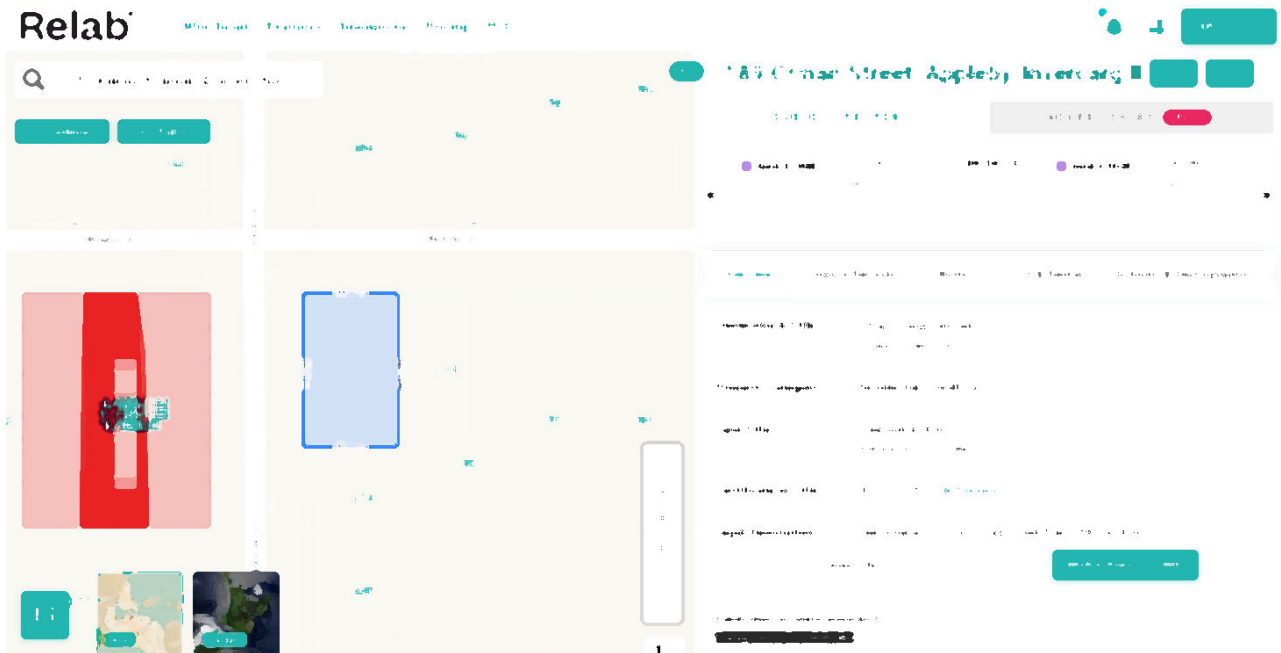
Several properties appear to have xxxxxxxx and may be xxxxxx and xxxxxxxxxxxxxxxxxxxxxxx in xxxxxxxx suburbs with xxxxxxxx to capitalize on current soft xxxxxxxxxxxxxxx

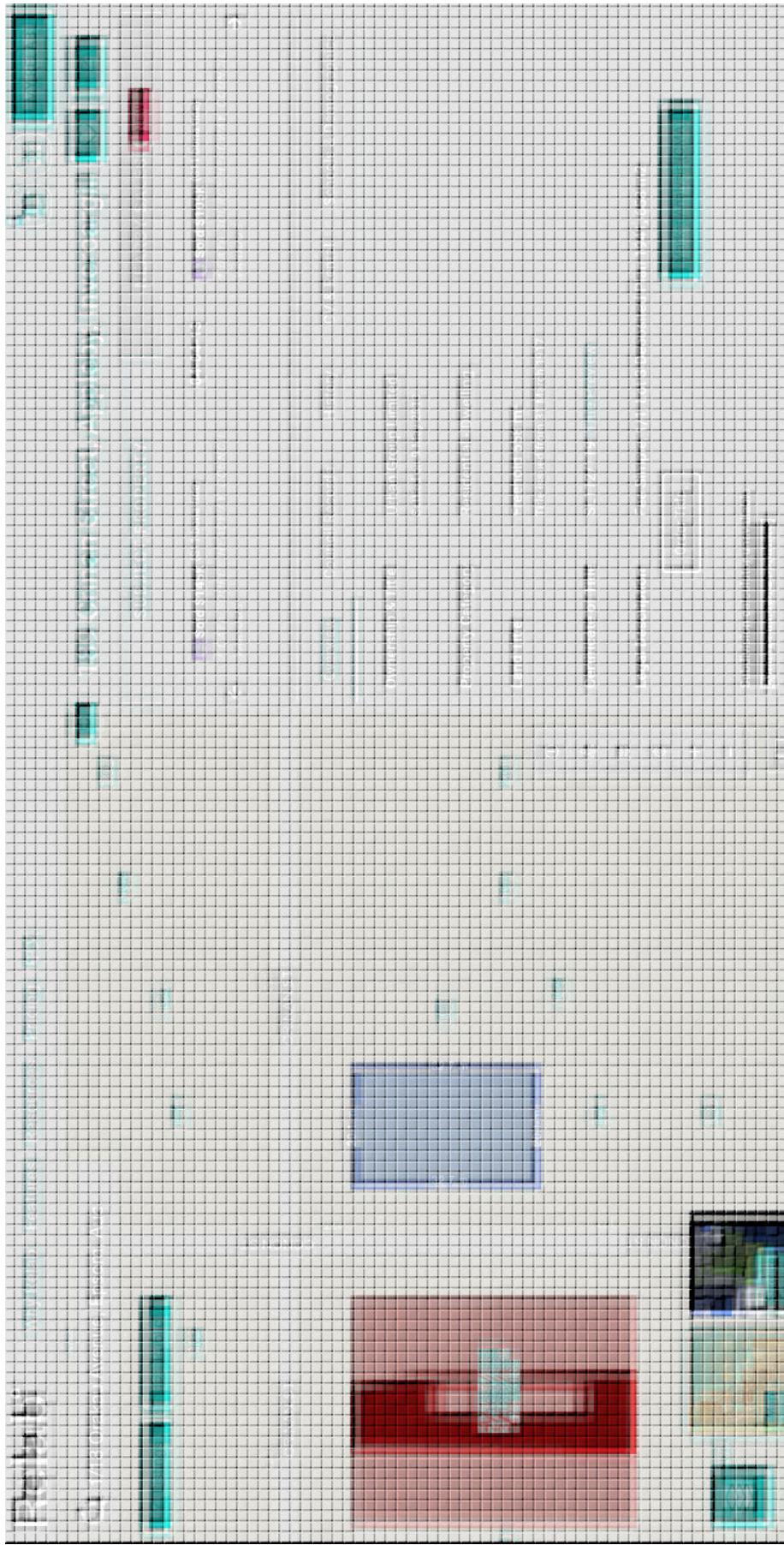
Enclosed are individual xxxxxxxx reports xxxxxxx for each of your 16 properties.

My review comments for each property are:

- 1) **XXXXXXXXXXXXXXXX** – *Kāinga Ora complex across the street. XXXXXXXXXXXXXXXXXXXX. I'm struggling to see XXXXXXXXXXXXXXXXXXXX considering the XXXXXXXX apart from market growth.*

Although to be fair your xxxxxxxx here is xxxxxxx and the return is reasonable when compared to xxxxxxxxxxx





2) XXXXXXXXXXXXX

a. Potential for xxxxxxxx. to xxxxxx in future with xxxxx  
(Refer to draft xxxxxx assessment attached)

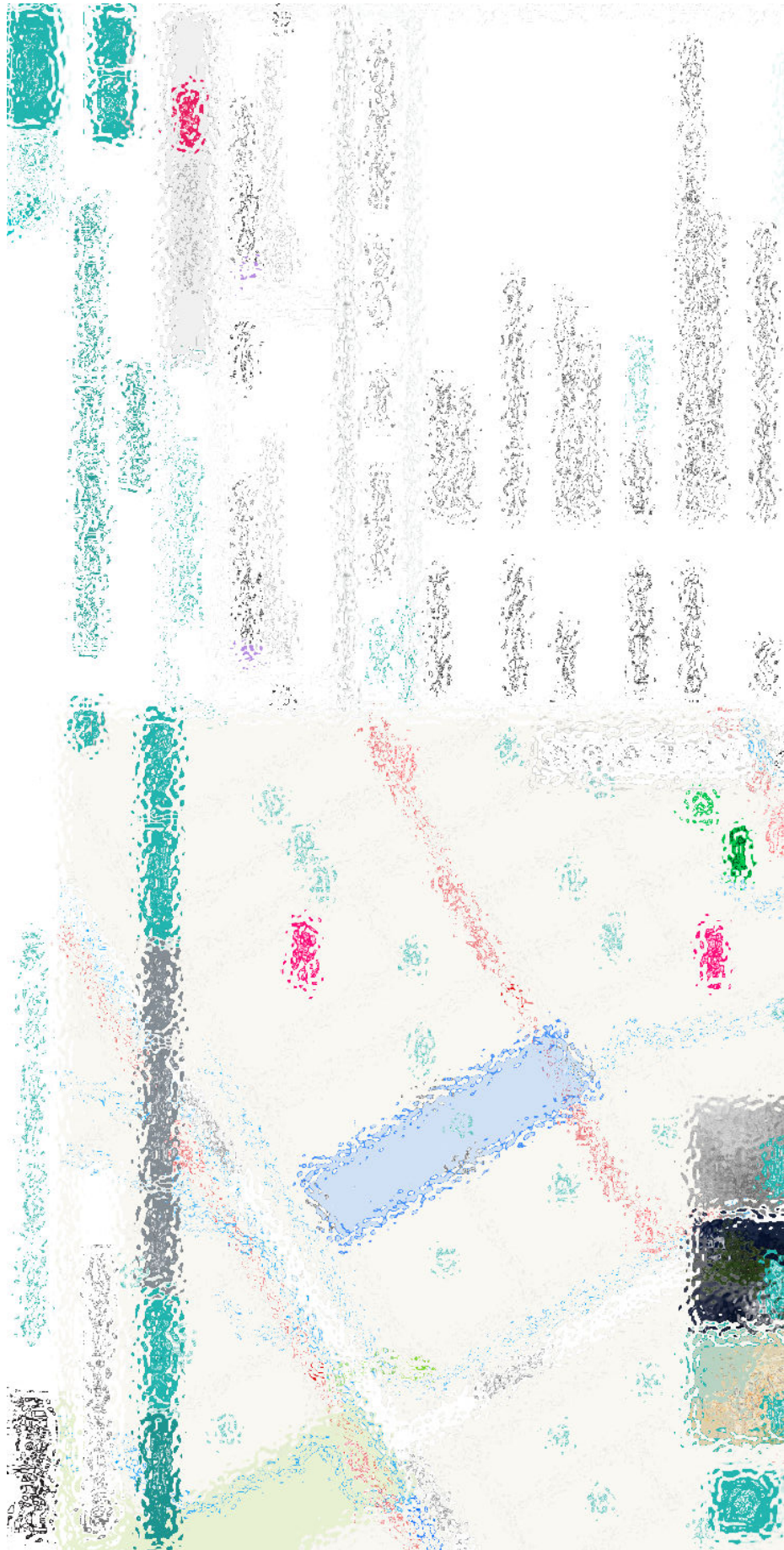
b. Rent xxxxx and may be xxxxxxxxx.



3) XXXXXXXXXXXXX

a. XXXXXXXX

b. XXXXXXXXX.





4) XXXXXXXXXXXX

a. I'm struggling to XXXXXXXX

5) XXXXXXXXXXXX

b. XXXXXXXX

c. XXXXXXXX



6) XXXXXXXXXXXX

d. XXXXXX

7) XXXXXXXXXXXX

a. I'm struggling to XXXXXXXX

8) XXXXXXXXXXXX

a. XXXXXXXX

b. XXXXXXXX



9) XXXXXXXXXXXX

a. XXXXXX

10) XXXXXXXXXXXX

a. I'm struggling to XXXXXXXX

11) XXXXXXXXXXXX

a. XXXXXXXX

b. XXXXXXXX



12) XXXXXXXXX

a. XXXXXX

13) XXXXXXXXXX

a. I'm struggling to XXXXXXXX

14) XXXXXXXXXX

a. XXXXXXXX

b. XXXXXXXX



15) XXXXXXXXX

a. XXXXXX

16) XXXXXXXXXX

a. I'm struggling to XXXXXXXX

# Suburb Insights

My Suburb Insight conclusions are outlined below:

Notes: i) In respect of each Suburbs price growth data, I have assessed the XXXXXXXX for each Suburb compared to that Suburbs XXXXXXXX (i.e. XXXXXXXX)

This provides us with a useful comparison, across Suburbs, of the XXXXXXXXXXXXXXX

ii) **Recovery Outlook Capital Growth** is my 1 year forecast of estimated value growth commencing XXXXXXXXX.

iii) **Capital Growth Scale** = **STRONG (10%+)** / **SOUND (5-10%)** / **REASONABLE (3-5%)** / **LIGHT (0-3%)**  
**NEGATIVE (-%)**

1) XXXXXXXX - Total XXXXXXXXXXXX = + **0.9%**

**Recovery Outlook Capital Growth** = **LIGHT capital growth**

XXXXXXXXXX = 3.4%

XXXXXXXXXX = 66% of XXXXXXXXX

**Overview:** Property price growth XXXXXXXXX era but does XXXXXXX resultant from the XXXXX investors who have benefited xxxzxxs seeking xxxx xxxx. Xxxxx also has a reasonable rental market due to XXXXXXX

**N.B. All Auckland xxxxxx = -xxxxxx%**

2) XXXXXXXX - Total XXXXXXXXXXXX = + **7%**

**Recovery Outlook Capital Growth** = **SOUND capital growth**

XXXXXXXXXX = 3.4%

XXXXXXXXXX = 109% of XXXXXXXXX

**Overview:** Property price growth XXXXXXXXX era but does XXXXXXX resultant from xxxxxx xxxx. Xxxxx also has a xxxxxx XXXXXXX

**N.B. All Auckland xxxxxx = -xxxxxx%**

3) XXXXXXXX - Total XXXXXXXXXXXX = + **0.9%**

**Recovery Outlook Capital Growth** = **LIGHT capital growth**

XXXXXXXXXX = 3.4%

XXXXXXXXXX = 66% of XXXXXXXXX

**Overview:** Property price growth XXXXXXXXX era but does XXXXXXX resultant from the XXXXX investors who have benefited xxxzxxs seeking xxxx xxxx. Xxxxx also has a reasonable rental market due to XXXXXXX

**N.B. All Auckland xxxxxx = -xxxxxx%**

4) XXXXXXXX - Total XXXXXXXXXXXX = - 5%

Recovery Outlook Capital Growth = *SOUND capital growth*

XXXXXXXXXX = 3.4%

XXXXXXXXXX = 109% of XXXXXXXX

**Overview:** Property price growth XXXXXXXX era but does XXXXXX resultant from xxxxxx xxxx. Xxxxx also has a xxxxxx XXXXXXXX

**N.B. All Auckland xxxxxx = -xxxxxx%**

XXXXXXXXXX - Total XXXXXXXXXXXX = - 3%

Recovery Outlook Capital Growth = *SOUND capital growth*

XXXXXXXXXX = 3.4%

XXXXXXXXXX = 109% of XXXXXXXX

**Overview:** Property price growth XXXXXXXX era but does XXXXXX resultant from xxxxxx xxxx. Xxxxx also has a xxxxxx XXXXXXXX

**N.B. All Auckland xxxxxx = -xxxxxx%**

5) XXXXXXXX - Total XXXXXXXXXXXX = + 5%

Recovery Outlook Capital Growth = *SOUND capital growth*

XXXXXXXXXX = 3.4%

XXXXXXXXXX = 109% of XXXXXXXX

**Overview:** Property price growth XXXXXXXX era but does XXXXXX resultant from xxxxxx xxxx. Xxxxx also has a xxxxxx XXXXXXXX

**N.B. All Auckland xxxxxx = -xxxxxx%**

# Mortgage Funding

XXXXXX : You have xxxxx Bank xxxx risk xxxxxxxx mostly xxxxx xxxxx.

xxxx have xxxxxxxx and I suggest you xxxxxxxxxx. You also have a very xxxxx Bank xxxxxxxx

I suggest you consider xxxxxxxxx as xxxxxxxxxx for the xxxxxxxx, subject to xxxxxxxx



XXXXXX: Your XXXXXXXX interest xxxxxxxx

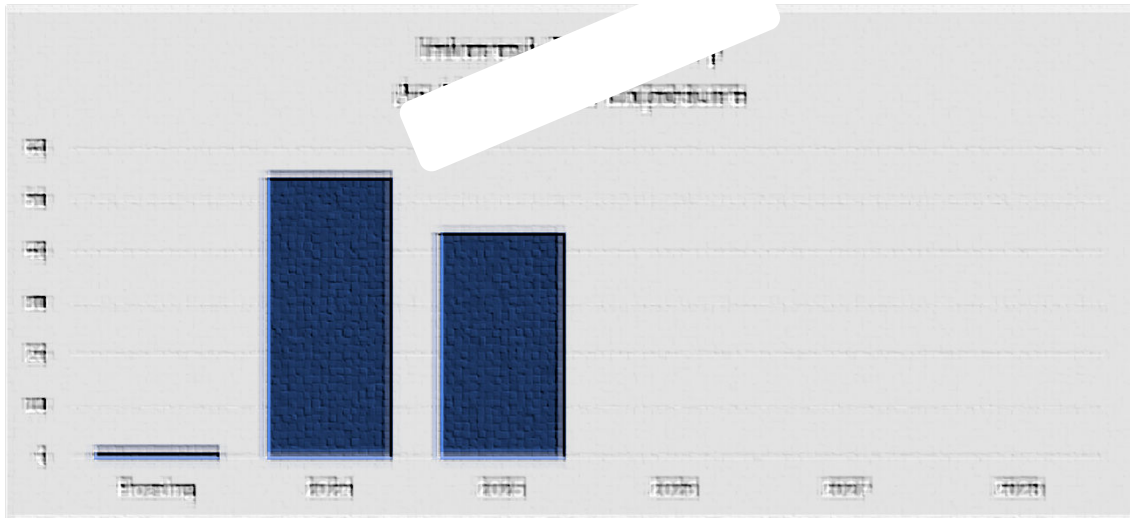
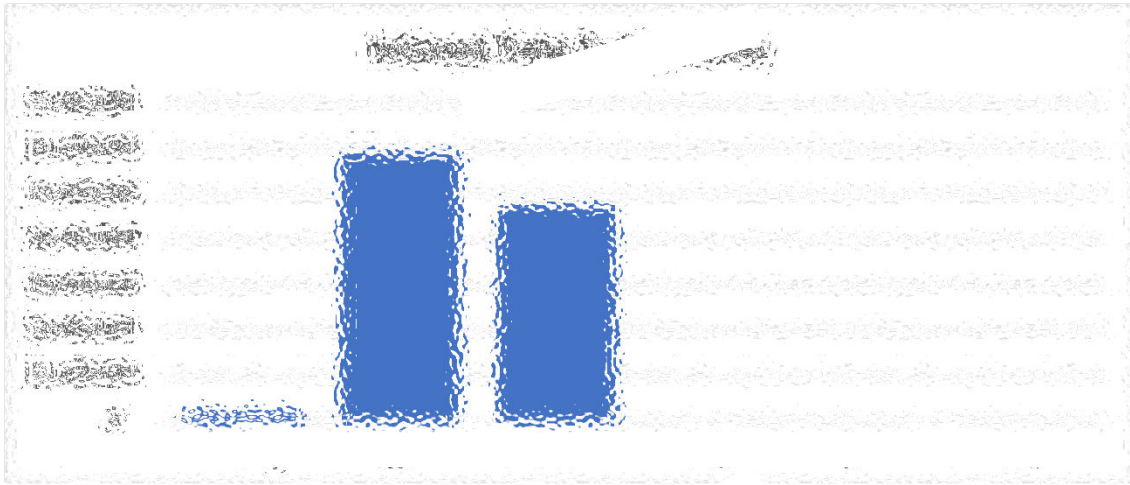
To achieve XXXXXXXX your xxxxx xxxxxx).



# Mortgage Funding (Cont'd)

**XXXXXX:** Your xxxxx is xxxxxx to xxxxx which is xxxxxxxx assuming xxxxx will xxxxx however the degree of xxxxxx does expose xxxxxxxxxxxxxx reason.

I suggest xxxxx xxxxxx that you consider xxxxxxxx. So xxxxxx of your total xxxxxx to xxxxx to reduce your xxxxxxxx



**XXXXXXXXXXXX:** Your XXXXXX is very xxxxx based on xxxxxxxxxxxx.

# Initial Recommendations Summary

Your portfolio has xxxxx which has xxxxx. You have xxx with the intention of xxxx and this carries some opportunity cost whilst xxxxxx.

However, moving forward there are three main observations I can see.

- 1) You have xxxxxxxxx
- 2) You have xx properties which xxxxxxxxx.
- 3) There is currently a **window of opportunity** to xxxxxx by xxxxx with xxxxxxxx.

## Portfolio Allocation

I suggest you seriously *consider* xxxxxxxxx potential.

- a) xxxxxxxx – Due to. Although to be fair xxxxxx
- b) xxxxxxxx - Due to xxxxxx
- c) xxxxxxxxx - Due to xxxxxxxxx
- d) xxxxxxxx - Due to xxxxxx
- e) xxxxxx - Due to xxxxxx

### ***Property xxx / xxxxxx/ xxxxx***

Due to xxxxxx, and xxxxx there is currently a **window of opportunity** to xxxxxxxxx

My suggestion is to xxxx at least xxxxxxxxx or alternatively xxxxx which typically require xxxxxx xxxx increase significantly xxxxx Boom xxxxxx.

## Property Reviews

- 1) I suggest it may be appropriate to xxxxxxxx
- 2) I suggest further investigation via xxxxx of xxxxx of xxxx (before deciding to xxxxx) due to the xxxxx
- 3) Unless there are specific circumstances justifying xxxxxxxs then I suggest you xxxx for potential
  - a) xxxxxxxx
  - b) xxxxxxxx
  - c) xxxxxxxx
  - d) xxxxxxxx
  - e) xxxxxxxx

## Suburb Insights

xxxxxxx appear to be undervalued at current market prices (by up to xxxxx%).

Fortunately, xxxxx looks the most promising Suburb in your portfolio for STRONG Recovery Capital Growth.

## Mortgage Funding

1. I suggest you consider xxxxxxxxx subject to xxxxxx
2. I suggest you xxxxxxxx