



# Great outdoors beckon

**WODONGA - \$559,000**

**2 Blue Bonnet Way**

**Features:** Three living areas, landscaped, large shed

**Agent:** Elders Wodonga

**Phone:** (02) 6024 5450



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**SITTING** on the lower slopes of Wattle Glen Estate and surrounded by beautifully landscaped, drought-tolerant gardens, there is more to this substantial masterbuilt residence than first impressions suggest.

Boasting an original design, modern luxury and abundant space, this meticulously maintained residence was built six years ago by GJ Lewis Homes, meaning all of this particular builder's traits are on display, except, of course, its steel frame.

Loosely based on the popular colonial style and surrounded by wide verandahs, this lovely house offers various living and entertaining areas, a versatile floor plan and features well above what you would normally expect to find these days.

As for the outdoor living/entertaining areas — brilliant!

And, yes, there are two, one a timber-decked alfresco that is partially enclosed as a barrier to those winter chills, the other the perfect spot for those larger

gatherings. There is also a lovely water feature.

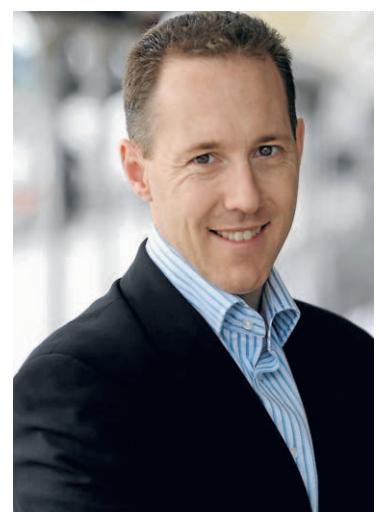
If you are a night-time visitor, you are guided by embedded garden lights to the front door. Open up and you are greeted by an entry foyer with feature bulkheads that continue through to the main, open-plan living area grouping together the family room, meals/dining/kitchen in the centre of the house.

One wing comprises a formal lounge room and the master bedroom, which has a large en suite and a walk-in robe.

The opposite wing includes three additional bedrooms (built-in robes in each), family bathroom, separate toilet, roomy laundry with built-in cupboards and a walk-in linen cupboard.

There is internal access to a four-car garage, which has a ceiling loft accessed by a fold-away ladder.

Features include ceiling fans to all bedrooms, ducted heating and cooling, new asthma-friendly carpet and smart wiring.



**Buyer's agent and property author Patrick Bright says prospective home owners must think about their future plans before choosing whether to rent or buy.**

## Asking the big questions

THREE key questions must be asked before deciding whether to buy a home or continue renting, according to a real estate author who says people can fail to take their future plans into account.

Patrick Bright, a buyer's agent and director of EPS Property Search, says potential buyers need to understand how their decision will impact on their lifestyle and financial position.

"I have found that many people are almost blindly influenced by the financial incentives for new homes on offer for first home buyers," he says.

"For many people making such a purchase will hold them back financially as more often than not it's a wiser financial decision to rent where you want to live and purchase an investment property where it's good to invest."

Mr Bright says those considering a property purchase should ask themselves:

**Do you expect to be living in the same suburb or area that you're looking to buy in now for the long term?**

The potential requirement to relocate for work or increase your house size as your family expands are issues that should be considered to avoid wasting money in selling and re-buying costs.

**Can you afford to buy where you want to live?**

Mr Bright says buying a well-chosen investment property elsewhere can help people progress financially and gain the benefits of tax deductions.

**Is your current lifestyle more important than making short-term sacrifices for long-term financial gain?**

"I believe if your aim is to build a solid financial foundation for you and your family then rent where you want to live and invest in property where it's good to invest," he says.

"The earlier you start, the earlier you can build up a property portfolio and set yourself up to purchase your own home in an area where you want to live down the track."

## STAMP DUTY Your guide to government charges

### victoria

The purchase of land, including buildings, attracts duty. Unless exempted, the transaction is charged with duty based on the greater of:-(a) the market value of the property, or-(b) the consideration (price paid) – including any GST. The rate of duty charged is on a sliding scale down from a top rate of 5.5% for property valued at more than \$960,000 to a bottom rate of 1.4% for properties valued at not more than \$25,000. The purchaser is liable to pay the duty within 3 months of settlement.

\$160,000:	\$4370	\$340,000:	\$13,370
\$180,000:	\$5370	\$360,000:	\$14,370
\$200,000:	\$6370	\$380,000:	\$15,370
\$220,000:	\$7370	\$400,000:	\$16,370
\$240,000:	\$8370	\$420,000:	\$17,370
\$260,000:	\$9370	\$440,000:	\$18,370
\$280,000:	\$10,370	\$460,000:	\$19,570
\$300,000:	\$11,370	\$480,000:	\$20,770
\$320,000:	\$12,370	\$500,000:	\$21,970

### nsw

A sale or transfer of land (including improvements) or a business in NSW is liable to duty. A liability for duty arises when the sale or transfer occurs and is on a sliding scale from \$1.25 for every \$100 for property valued at up to \$14,000 to \$8990 plus \$4.50 for every \$100 for properties valued between \$300,000 and \$1 million. However, if the sale or transfer is effected by a written instrument, liability for duty arises when the instrument is first executed. Duty is payable within 3 months of the date liability arises. The purchaser or transferee is liable to pay the duty. Stamp duty collected by the Office of State Revenue New South Wales.

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\$160,000:	\$4090	\$340,000:	\$10,790
\$180,000:	\$4790	\$360,000:	\$11,690
\$200,000:	\$5490	\$380,000:	\$12,590
\$220,000:	\$6190	\$400,000:	\$13,490
\$240,000:	\$6890	\$420,000:	\$14,390
\$260,000:	\$7590	\$440,000:	\$15,290
\$280,000:	\$8290	\$460,000:	\$16,190
\$300,000:	\$8990	\$480,000:	\$17,090
\$320,000:	\$9690	\$500,000:	\$17,990