



# Readers' Choice Awards 2008

## Which service providers assisted you to property success?

*Our readers have spoken and the winners are...*

### MORTGAGE BROKER



**Robert Dias**  
**Smart Planning**  
**Mortgages**

Robert Dias has been a mortgage broker for six years and takes a straightforward approach. "I put myself in every

client's shoe and treat each application as if it was my own." As a testament to his business and commitment, the majority of Robert's business comes from referrals.



**BUYER'S AGENT**  
**George Kafantaris**  
**Metropole**  
**Property**  
**Services**

As a director of Metropole Property Investment Strategists, George

has helped hundreds of clients make substantial money in the Queensland property markets over the last few years. George holds a Bachelor of Business in Accountancy as well as a full Real Estate Licence in Queensland. His accounting background helps his clients become high net worth property investors.



**REAL ESTATE**  
**AGENT**

**Bea Ricciardi**  
**Ray White**  
**Aldinga/**  
**Aldinga Beach**

Bea Ricciardi prides herself on absolute honesty and professionalism,

understands the emotional process of selling or purchasing a home and appreciates that it is imperative to deal with the right agent. Recognising the individual needs of both sellers and buyers, she has achieved the status of 'Elite Performer' (top 5%) in the Ray White Group.

### STRATA/PROPERTY MANAGER



**Kristy Heron**  
**Metropole Property**  
**Services**

Kristy Heron has been working in Property Management for the past nine years. Starting as a property management receptionist in a small agency in Melbourne,

she has worked her way up in the industry to now head the Brisbane office of Metropole Property Management.

### TAX SPECIALIST

**BMT Tax Depreciation**

BMT Tax Depreciation specialises in maximising tax depreciation deductions on an investment property. For over 10 years, BMT has ensured that investors take full advantage of the cash-flow available through property investment. BMT has nine offices Australia wide. Please contact 1300 728 726 for further information.

### VALUER

**Tonia Degney**  
**St.George**

### PROPERTY COACH/MENTOR



**Jim Leone**

Jim Leone is the branch manager for Destiny Financial Solutions in Crows Nest. Jim is a qualified financial planner and property investment adviser with many years of property investment experience.

He is passionate about giving his clients the knowledge, skills and mentoring they need to build their own property portfolios.

### NON-BANK LENDER

**Destiny Mortgage Solutions**

DMS is the only mortgage provider built by property investors, for property investors. A specialised processing system enables fast and efficient application to settlement processing. With up to 99 account splits, tax time is easier as there is a loan account dedicated to each property you own.

### FINANCIAL ADVISOR

**Jim Leone**  
**Destiny Financial Solutions**

### BANK LENDER

**St.George**

### PROPERTY LAW SPECIALIST



**Sean Ryan**  
**FRS Legal**

Sean Ryan is a degree graduate from the Adelaide University (in 1990) and diploma graduate from the University of South Australia (in 1991). In 2001, he established his

own legal and conveyancing firm specialising in property, development, construction and commercial law. As a partner of FRS Legal, Sean has an excellent commercial knowledge (both litigious and non litigious) in all the broader aspects of property, development and construction as well as a down-to-earth approach with a focus on prevention development and cure.

## WINNER: READER'S CHOICE AWARD

**Mark Bartlett**  
Voted for:



**Richard Wright**  
**Metropole**  
**Property**  
**Investment**  
**Strategists**

"Richard was a mentor, coach and became extended family. Beside us

all the way, providing security in times of uncertainty. Always grateful."

### Mark wins:

\$1,000 cash, two tickets to the Investors Direct 2009 workshop, an Investors Direct DVD/CD pack, one-year subscriptions to *Your Investment Property* and *Your Mortgage* magazines, and a property valuation, depreciation schedule and an insurance valuation from Opteon Property Group.