

# More Overseas Markets Available in 2014 at Noble Apex Homes

## 2014御峰置業增加更多海外市場

Noble Apex Homes had launched a comprehensive buyer self-selection service in March to assist potential buyers in:

1. Searching available properties in specific states/cities
2. Finding the latest available (even off the market) houses/condos in the market that meet your requirements
3. Appraising and comparing quotations
4. Negotiating a better deal
5. Arranging professional services such as property inspection, mortgage application, property management and legal advice
6. Facilitating buy/sell procedure

今年三月開始，御峰置業推出買家自選計劃，為準業主提供更全面的海外置業服務：

1. 搜羅指定城市樓盤
2. 尋找最新(甚至部份未推出市場)及最符合買家要求的獨立屋/公寓
3. 提供物業價格的分析及比較
4. 代為議價
5. 安排驗樓、按揭、物業管理、律師、會計師等專業服務
6. 協助完成買賣手續



### Case Study 個案

**The Situation:** Mr. Cheung's son will start his 4-year study in a university located in a Californian city in coming academic year. Mr Cheung wants to purchase a two-bedroom unit with a budget of US\$300,000 near the university for his son to live in.

**The Solution:** We assess Mr. Cheung's housing criteria and considerations. His son will stay in the Californian city for 4 years only. Then the flat will be rented out or sold. Rental yield in the city is about 4%, whilst property prices have been up 60% in 2010-2013. We propose Mr. Cheung purchase 2 single family houses in Texas which cost US\$300,000 and provide rental yield twice as much as Californian houses of same size and features. Mr Cheung will then receive net monthly rental income US\$2,000, from which he pays US \$1,200-\$1,500 for the Californian condo with about the same size. Mr. Cheung will have net monthly cash inflows, not to say that properties in Texas are equally attractive as Californian properties with regard to price appreciation.

**客戶要求：**張先生兒子在下個學年會到美國加州某城市就學，打算購買物業給兒子居住。張先生要求於該城市的指定地區置業，條件是2房及樓價在30萬美元以下。

**解決方案：**我們與客戶溝通，明白其購房目的和其它考慮。張先生兒子只在該城市住4年，之後房屋出租或賣掉。該城市租金回報率約4%，房價在2010-2013年已經漲了60%。我們建議張先生以30萬購買2個位於德薩斯州收租獨立屋，租金回報率是加州城市2倍，每月可得¥2,000租金收入；張先生同時為兒子在加州城市租入同類物業，每月租金為¥1,200至¥1,500。這樣安排，可以令每月有淨收入，而且德薩斯州物業升值潛力不比加州城市差。

#### Original Plan budgeting 原計劃預算

- Condo price 物業：\$300,000 (California 加州)
- Monthly Income 每月收入：\$0
- Monthly costs 每月開支\*：(-\$500)
- Net income 每月淨收入：(-\$500)



#### New Plan budgeting 新計劃預算

- Condo price 物業：\$150,000 X 2 = \$300,000 (Texas 德州)
- Monthly Income 每月收入：\$1,250 X 2 = \$2,500
- Monthly costs 每月開支\*：\$250 X 2 = \$500
- Net income 每月淨收入：\$2,000



Instead of buying a house, renting in California for \$1,500 allows an extra \$500 surplus.  
改為於加州同一地段租樓，每月租金為\$1,500，反而得到額外\$500收入



\* Insurance, HOA and Property Tax 保險、房管會及物業稅



USA 美國

### USA - California

- Access to All Available Residential Properties for Sale
- Mortgage Pre-approval for US residents with minimum 10% down payment only
- Major Cities: Los Angeles, San Francisco, San Jose and San Diego
- Building Type: Single Family Houses or Condos
- Minimum Asset Size: US\$500,000

### 美國-加州

- 全州可放售之住宅物業，均可轉介
- 美國居民可以申請按揭預先批核，最高90%
- 主要城市包括洛杉磯、三藩市、聖荷西、聖地亞哥
- 房種：獨立屋、公寓單位
- 全州50萬美元或以上物業



UK 倫敦

### UK - London

- Access to Any Available Residential Properties for Sale Above £400,000
- Major Areas: Zone 1 and Western Zone 2
- Assistance on Mortgage Arrangement and Property Management
- Building Type: Apartments

### 英國-倫敦

- 全市40萬鎊或以上物業
- 主要地區包括Zone 1, Zone 2西區
- 可安排按揭及物業管理服務
- 房種：公寓單位



Canada 加拿大

### aCanada- Vancouver / Toronto

- Access to most of the off-plan projects
- Potential Mortgage Pre-approval
- Minimum Asset Value: CAD250,000 with 20% or CAD 50,000 down payment
- Building Type: Off-plan apartments

### 加拿大-多倫多/溫哥華

- 大部份大、中型發展商全市新盤
- 按揭可以預先批核
- 售價約25萬加幣起，首期20%或5萬
- 房種：樓花