RMSTRET



OF A KIND BATHROOM BEAUTIES

Bathrooms can make or break a sale, be they new, old or renovated. But with innovative designs and quality fixtures, these three properties prove that the humble bathroom can be the property's deal maker

6 TAHITI LANE HILLARYS

4 = 3 = 2

EOI by November 8

360sq m - Award-winning two-storey house near shops, schools and the bustling Hillarys Boat Harbour.

INQUIRIES

Jonathan Marlow 0413 833 332 Marlows Real Estate 9207 2088

QUALITY and style combine to create this sleek Hillarys home.

With two storeys and 400sq m of living space, it has more than enough room for a growing family and plenty of space for outdoor entertaining.

The four-bedroom, threebathroom house is filled with natural light beaming through floor-to-ceiling windows throughout.

The downstairs living area incorporates a big open-plan space and an al fresco area, taking in views of the award-winning pool, parklands and lake behind.

The theatre and loft area have views of Hillarys Boat Harbour.

Flooring is a mixture of polished concrete and polished spotted gum floorboards.

Each bedroom is king sized and has spacious walkin robes.

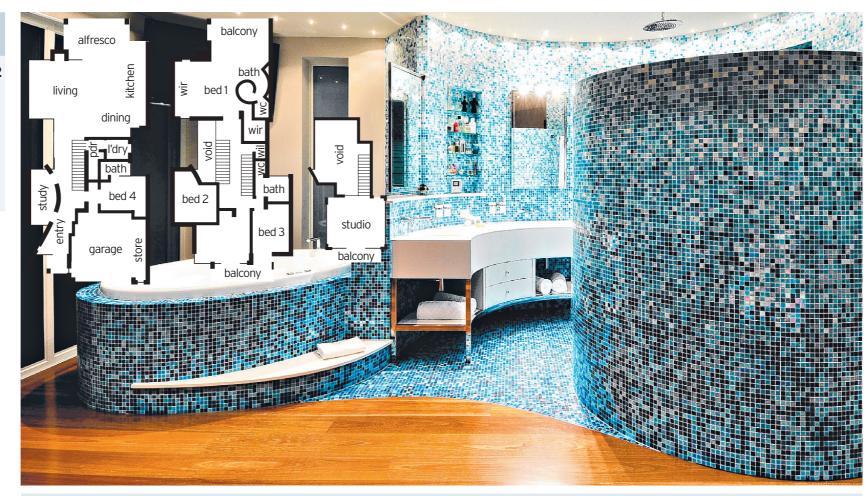
 $The \ bathrooms, finished$ in Italian brushed granite tiles and modern fixtures and fittings, steal the show.

The ensuite, featuring Bisazza glass mosaics, an oval spa, ceiling rain shower and heated towel rails, won an award last year.

Downstairs, remotecontrolled, thermalscreened roller blinds add to the home's energy efficiency.

Other features include an exposed-aggregate driveway, stone fireplace and airconditioning.

For added peace of mind, the property has external perimeter security cameras and an internal security alarm system.





287 THE BOULEVARD, CITY BEACH

WITH tropical plants and outdoor lighting, this renovated City Beach home could be mistaken for a Balinese bungalow.

The four-bedroom, twobathroom, single-level home has had a major renovation, with no expense spared on highquality fixtures and

In the central living area, the kitchen has

white stone benchtops, a breakfast bar, doubledrawer dishwasher and double fridge recess.

It overlooks the main dining and lounge area, which has timber floorboards and a light, neutral decor.

Each bedroom has built-in robes and the master bedroom has a spacious open-plan ensuite.







809sq m - Fully renovated family home, short walk from the beach.

INQUIRIES

Enzo Pagnozzi 0411 865 712, **Growth Realty Subiaco** 9388 3422.

realestate.com.au ID 107604205







From \$899,000

518sq m - Three-year-old home on the Inglewood border, close to shops, parks and schools.

INQUIRIES

Aaron Storey 0417 931 604, AS Realty Bedford 9471 8400 realestate.com.au ID 107956811

17A SALISBURY ST, BAYSWATER

MODERN living doesn't get much better than

Just three years old, the two-storey home has spacious internal and external living areas ideal for entertaining all year round.

The ground floor has polished blackbutt floorboards, downlights and a theatre room with a recessed ceiling.

The big, open-plan living area includes the dining, living and kitchen overlooking an al fresco entertaining

The top level is home to the master suite with a balcony, double vanity, corner spa and separate shower.

The three other bedrooms have built-in or walk-in robes.



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SCHOOL holidays often put pressure on Australian families, seeing them juggle additional entertainment costs along with their usual financial commitments, particularly mortgages.

Many parents rely on credit, but according to one expert, various home loan features can offer clever ways to stay on top of spending.

Australia's biggest independently owned mortgage broker, Mortgage Choice, says borrowers can be unaware their mortgage may allow them to stash extra funds for cash-heavy periods such as holidays, and save on interest owed.

"Some still put funds away



into a savings account instead,

utilise this option," company

even if they are aware they can

spokeswoman Kristy Sheppard

☐ Set a savings plan

Use your home loan features as regularly as possible to build a "festivities" fund or deposit those dollars in a high-interest savings account. Review your fund strategy

☐ Involve the kids

who can contribute additional

funds into their home loan to

create a buffer, and redraw

Get them involved in creating a holiday agenda with a budget and they may be more appreciative of what's involved.

☐ Keep costs down, excitement up With so many children armed with toys and game consoles, invite your children's friends

needed for unexpected

in a savings account where the

over for a games night where everyone brings some food.

☐ Research discount offers

TOP TIPS TO BEAT HOLIDAY BLOWOUTS

If pre-purchasing tickets, ask for multi-park or ride passes as well as family or student discounts. Also monitor group buying sites for deals.

☐ Calculate what you want to spend

Divide the total spending of your last holiday period by 12 if you are paid monthly and add a little "inflation" to help calculate how much you need to save for the next holiday.

- Kristy Sheppard, Mortgage Choice

said. "I question why a borrower without penalty when money is interest accrued is taxable. Every extra \$1 above the minimum loan repayment reduces the expenses, would store the funds principal amount that interest is

calculated on. If kept in the account, this also reduces the loan term

"The same theory applies to funds held in an offset account attached to the home loan, which acts as a savings account of sorts that offsets, or uses, those funds to reduce the daily interest accumulated on the loan while still available to withdraw.

"Of course, redraw and offset account usage charges must be considered. There may be set-up costs to activate a redraw facility, a monthly offset account fee, a cost per withdrawal of funds and some lenders set minimum and maximum redraw amounts and frequencies."

- Mara Fox