



TERRY RYAN
REAL ESTATE

Awarded **#1 Lugton's Agent** for 2011/12/13/14
Awarded **#1 Lugton's Residential Agent** 2015/16
Awarded **#2 Lugton's Residential Agent** 2017/18



Merry Christmas

Hard to believe another year has nearly come and gone though I'm sure most of you will be looking forward to a bit of time to relax and unwind. We have had another busy year though a little challenging at times with some homes selling better than others. I think the market is holding up and bodes well for 2019 with interest rates at an all time low and a better selection of homes to choose from. The Reserve Bank is going to relax the LVR at the end of this year which should help first home buyers get on the property ladder.

RATEABLE VALUATIONS

These have just been sent out and already we've had a number of calls questioning whether to oppose the new valuation. In some cases they are a little high with some owners worried about their rates going up and others concerned they are still too low.

Feel free to contact one of our team for an opinion as we are happy to offer advice on whether it would be worth your while to object to the new valuation. If you do go ahead with an objection, this must be done by 16th January 2019. Further details are on the reverse side of the valuation under the heading - How do I object?

INTEREST RATES

Interest rates are at an all time low with some banks offering 3.99% fixed for two years which is amazing. We would suggest if you are re-fixing or purchasing a loan, ensure you make the most of these incredible rates.

CHRISTMAS 2018

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CONTACT DETAILS

- ☐ Terry Ryan
M 021 909 978
E terry.ryan@lugtons.co.nz
- ☐ Bruce Fitness
M 021 666 122
E bruce.fitness@lugtons.co.nz
- ☐ Graeme Rowe
M 027 443 3156
E graeme.rowe@lugtons.co.nz
- ☐ Natasha Fraser
M 027 811 4914
E natasha.fraser@lugtons.co.nz



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P 07 855 0550 | **f** [TerryRyanLugtonsRealEstate](https://www.facebook.com/TerryRyanLugtonsRealEstate) | www.terryryan.co.nz

NEW BILLBOARD



It was great to welcome Natasha Fraser to complete our team recently. If you want to see us all, check out our billboard on the corner of Anglesea and London Streets. Take a selfie with us, post to our facebook page before 19th December to go into the draw to win a luxury Christmas hamper.

KIDSCAN

Our team has made a conscious decision to sponsor the KidsCan organisation which supports our local low decile schools to provide kids with the basics of food, shoes & socks, rain coats and health and hygiene items. We are proud to be a committed sponsor of KidsCan to do our bit and see our community thrive.



*Follow us on facebook ... **TerryRyanLugtonsRealEstate***

MERRY CHRISTMAS

As always, we wish you and your families a safe and Merry Christmas and New Year and all the best for 2019. Thanks for all your loyalty, support and referrals throughout 2018 which is greatly appreciated. Enjoy the festive season and please let us know if we can be of any assistance in 2019 for your real estate requirements.

Best regards

Terry Ryan

Bruce Fitness

Graeme Rowe

Natasha Fraser



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07 855 0550



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www.terryryan.co.nz