



# Gavel & Glass

November 2017

*The Official Newsletter of the Society of Auctioneers & Appraisers S.A Inc.*



The Society of Auctioneers and Appraisers (SA) Inc.

Society of Auctioneers & Appraisers (SA) Inc.

# November 2017



**Victor Velgush**  
*President*

THE  
INDUSTRY  
CHOICE OF  
PROFESSIONALS



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**Attilio Cavuoto**  
*Vice President*



**Jarrah Holmes**  
*Board Member*



**Matt Smith**  
*Board Member*



**Angelo Bartemucci**  
*Board Member*



**Andrew Monks**  
*Board Member*

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– its your guarantee*

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# Society of Auctioneers & Appraisers (SA) Inc.

## CBS Workshop

Wednesday 22nd November @ 8:30am

Osmond Room

Arkaba Hotel | 150 Glen Osmond Road,  
Fullarton

Members & Employees \$55 each

[Groups of 5 or more—\$44 each]

RSVP with booking forms  
by Friday 10th November

Email: [admin@auctioneers.com.au](mailto:admin@auctioneers.com.au)

Phone: 8372 7830

[CLICK HERE](#)

# GAVEL & GLASS

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## DISPEL THE MYTHS

### CBS WORKSHOP

Ensure your office  
fully complies with  
legislation in all aspects  
of agency and pricing

CHAired BY SOCIETY TRAINER CHRIS GILL,  
WITH CBS AUTHORISED OFFICERS PAUL BERTRAM AND  
DAVID SEDGWICK FROM CONSUMER & BUSINESS SERVICES  
(COMPLIANCE & ENFORCEMENT OPERATIONS)

- Sales Agency and associated issues
- Subsequent and extended agencies
- Vendor and Agent pricing in reference to what to put in the Agency Agreement
- Compliant dialogue in reference to pricing and advertising
- Price Guides given verbally at open inspections and over the phone
- Clarify market confusion regarding legitimate price disclosure and industry practices which may conflict with legislation
- Comparable Sales Versus Recent Sales (in the context of misrepresentation)
- Clarify exactly what needs to be provided to Vendors
- Get guidance from CBS on these issues and hear first-hand what issues Authorised Officers are looking for when they carry out an audit.

Please ensure all sales staff and support staff attend this workshop.

Wednesday 22nd November  
8:30am for 9am start  
to 11.30am

Osmond Room  
The Arkaba Hotel  
150 Glen Osmond Road  
Fullarton

Members and employees \$55  
(groups of 5 or more \$44)  
Non members are invited to  
join in order to attend.

BOOK BY  
FRIDAY 10th NOVEMBER



Society of Auctioneers & Appraisers (SA) Inc.

# Christmas Drinks



Thursday November 30th @ 5:30pm

Atrium Rooftop Bar,

Mayfair Hotel | 45 King William St, Adelaide

\$33 per person [cocktail food]

Open Bar at cost [First Drink Free]

RSVP with booking forms  
by Friday 17th November

Email: [admin@auctioneers.com.au](mailto:admin@auctioneers.com.au)

Phone: 8372 7830

[CLICK HERE](#)

## GAVEL & GLASS

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THE PRESIDENT, VICTOR VELGUSH  
& BOARD MEMBERS INVITE YOU  
TO ENJOY A NIGHT OF DRINKS  
AND NIBBLES AS WE CELEBRATE  
THE SOCIETY OF AUCTIONEERS &  
APPRAISER'S ANNUAL

# Christmas party



**COME ALONG**

**\$33 per person for cocktail food**

Open Bar at cost (First drink free  
compliments the Mayfair Hotel)

THURS NOV. 30, 2017 | 5:30 PM

ATRIUM ROOFTOP BAR

MAYFAIR HOTEL

45 KING WILLIAM ST, ADELAIDE



# Society of Auctioneers & Appraisers (SA) Inc

## New Board Members

**Andrew Monks is the General Manager of Evans Clarke National Auctions as well as a practicing Auctioneer & Valuer.** As an outgoing and confident professional that possesses skills and knowledge across all facets of general auctioneering & valuations, that have been developed throughout his career, Andrew can ensure success and exceptional outcomes for his many new and repeat vendors, across all industries, when entrusted with their assets. Andrew recently completed the Society's 2 Day Real Estate Auction Academy.



**Matt is a director and joint owner of Klemich Real Estate.** He is one of the most dynamic, highly focused and skilled real estate agents in the industry. He has been awarded as both Salesperson and Auctioneer, a very rare and valuable combination of skills. With over \$450 million in sales, Matt's experience is unquestionable. It's no wonder he has an outstanding reputation for repeat and referral business.

Matt has been a member of The Society of Auctioneers & Appraisers for over a decade and has been heavily involved in the auction training of young people—including the training of the 3 finalists and winner of the 2017 SA-LIFE Golden Gavel Rising Star.

**Angelo Bartemucci is the Trucks and Machinery Manager at Pickles Auctions.** He has been a member of the Society of Auctioneers and Appraisers for several years and recently elected as a board member for the General and Livestock Auctioneers and Appraisers Professional Development & Training. Angelo worked with Garry Topp 20 years ago selling damaged vehicles in weekly auctions as Salisbury for major Insurance Companies in SA.



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# Society of Auctioneers & Appraisers (SA) Inc

## President's Report

**I am delighted with the new Board.**

**The Board has already demonstrated their willingness to contribute** and work towards a great outcome for the members.

**It is great to have new fresh energy and ideas,** and the quality of the people who have joined is outstanding which gives us great hope for the future of the Society.

**I'd like to welcome Andrew Monks** from Evans Clarke National on the Board who will be representing General Auctioneers with Angelo Bartemucci, and Marc du Plessis as Board Advisor.

**We've got an active, very enthusiastic Board.**

**Id like to acknowledge Marc du Plessis** for the contribution he has made and his continual commitment to the Society.

His last 6-7 years on the board with his time and resources and his generosity has been amazing. Whilst Marc is stepping down from the board, we are delighted to say that he will continue on to be a Board Advisor for Livestock and General.

**I'd like to acknowledge Attilio Cavuoto** for putting on the most memorable and successful **Golf Day** in the history of our **Society**. In attendance were our Sponsors who presented the prizes and awards on the day – a great day was had by all. **We even had a \$10,000 cash prize for a hole in one and we now have a commitment from Gordon Tonkin from Cowden Insurance to double it next year to \$20,000!**

The Society is really firing on all cylinders, we look forward to our **Christmas Drinks at the new atrium rooftop at the up market Hennessy Bar on top of the Mayfair Hotel** – I look forward to seeing you there on Thursday November 30<sup>th</sup>!

*After the success of the SALIFE Golden Gavel Live concept in 2017, we will enhance the competition next year by broadening the window for live performance entries from 1<sup>st</sup> January to the end of April and also allowing Auctioneers to override their Auctions if they perceive they have a better performance for the judges.*

**[So get your Auctions in early!](#)**

We are excited to keep raising the standards of our events and bring more value to our members, stay safe during the Festive Season and we look forward to meeting you personally at our upcoming events.

**Victor Velgush**  
**M.S.A.A.**  
**President**



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# Society of Auctioneers & Appraisers (SA) Inc

## Board Report—Real Estate

Representing the Real Estate Task Group, Matt Smith addressed a group of RETC students on Tuesday 10/11/17 to promote the Society of Auctioneers & Appraisers to highlight the benefits of Membership.

We are currently doing an ongoing membership drive, seeking all non-members in the industry to join. If any current members know of any non-members please have a conversation or contact me personally, Jarrah Holmes to have a chat.

The Society provides a high standard of service to members with Nationally Accredited Training, world class Documentation, Social Events, Competitions, Legal Updates, Advice on contract issues, complaint resolution and most of all, Representation.

The task group met on 18<sup>th</sup> October to work on various issues including the SALIFE Golden Gavel, high-profile training.

If any members have any feedback whatsoever relating to Real Estate, please contact Matt Smith ([matt@klemich.com.au](mailto:matt@klemich.com.au)) or Jarrah Holmes ([j.holmes@c21brighton.com.au](mailto:j.holmes@c21brighton.com.au)).



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# Society of Auctioneers & Appraisers (SA) Inc

## SALIFE Golden Gavel Live: 2018 Changes

There will be some **changes to the Senior Real Estate, General, and Livestock Category** of the 2018 SALIFE Golden Gavel Live!

1. You will be judged live in the field by uploading your performance to the Society's Facebook Event Page.
2. Auctions must be **performed between 1st January to 30th April 2018**, Nominations close 28th February 2018.
3. **You can upload as many auctions as you wish, however the last one uploaded will be the one that is judged.** We suggest you **get in early and upload an auction to enter**—then if you perceive you have a better one to enter, simply live stream it and choose to upload it, if you feel that the previous one was better you can then choose to discard the subsequent auction (and not upload it). **You can keep doing this as many times as you wish.**

**Rising Stars will perform by auctioning a property from a brochure at a designated location and judged on site.**

**Nominations close 28th February 2018.**

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I am very excited to bring on this new innovative concept again this year and remember to nominate to be part of the 2018 SALIFE Golden Gavel Live Competition!

**TO NOMINATE click here: <http://bit.ly/2hudy9t>**

Remember to read and fully understand the Terms and Conditions of Entry!

I hope to see you at our 2018 SALIFE Golden Gavel Awards & Dinner on May 31st 2018.

Victor Velgush  
M.S.A.A.  
President







# Society of Auctioneers & Appraisers (SA) Inc **SALIFE Golden Gavel Live!**



## **SALIFE** **GOLDEN GAVEL** **LIVE**



### **LEADERS IN** **AUCTION INNOVATION**

The Society of Auctioneers & Appraisers (SA) Inc. leads Australasia in auction innovation by releasing the 2018 SALIFE Golden Gavel LIVE, where participants post their auction on our first in Australia **Upcoming Auctions** App and livestream a real auction onto the Society's Facebook page.

### **OREN KLEMICH TRUSTEE**

We are pleased to announce that the SALIFE Golden Gavel Trustee for 2018 is Oren Klemich – a SALIFE Golden Gavel Winner himself, and a SALIFE Golden Gavel Trustee previously.

Oren will preside over the ground-breaking initiatives again this year to keep the Society at the coalface of innovation in training and competitions in Australia.

Oren's commitment to Auction as an Auctioneer, his Professionalism, and experience as a Golden Gavel Winner, Finalist, as well as Trustee hold him in great esteem for this role.

### **INNOVATION AND** **TECHNOLOGY**

Real Estate Senior, General, and Livestock Auctioneers will submit a live Facebook feed from a Smartphone or iPad. Please use the QR Code on the bottom right below to take you to our Facebook event page.

Conditions apply. Please see Conditions of Entry under SALIFE Golden Gavel at [www.auctioneers.com.au](http://www.auctioneers.com.au)



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# Society of Auctioneers & Appraisers (SA) Inc

## 2017 Society Golf Classic

On Friday October 20<sup>th</sup> 2017, The Society Golf Classic assembled at The West Lakes Golf Club on a picture perfect day with just a slight breeze blowing for an 11:30am Barbeque Lunch, and a great day of camaraderie and social interaction between members and sponsors.

For the very first time, we had a \$10,000 cash prize for a hole-in-one on the 16<sup>th</sup> sponsored by Gordon Tonkin from Cowden Insurance.



There was plenty of fun and entertainment with competitions for the straightest drive, nearest to the pin, longest drive, a quiz from information supplied by the sponsors, on-course drinks and snacks courtesy Michelle Lee, we had a most memorable occasion with some fantastic prizes donated by sponsors and we acknowledge Vice President, Attilio Cavuto whose initiative it was to raise the profile of the Society's Golf Classic with interaction from sponsors and the introduction of the \$10,000 prize!

The perpetual trophy, wine, golf balls, and \$100 voucher to Cucina North Adelaide was taken out by Platinum Property Styling with a score of 51.25 – Sam Doman, Trent Jones, Darren Tracis, and Darren Edwards.

Second place went to Ray White Flinders Park Team 1 (Attilio Cavuoto, Steve Karpluk, Maurice Dichiera, and Jo Varopodio) with a score of 52.175.

Third place went to The Form 1 Company Team A (Chris Gill, Peter Fried, Andrew Fox, and Marz Harkotsikas) with a score of 56.875.



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# Society of Auctioneers & Appraisers (SA) Inc

## 2017 Society Golf Classic



Nearest to the pin on the 15<sup>th</sup> was Steve Karpluk.

Longest Drive on the 13<sup>th</sup> was Sam Grover.

The NAGA Award this year went to Sponsors Corsers Solicitors and Bowden Group.

Looking very debonair on the day, Marc du Plessis took out Best Dressed Male, and Best Dressed Female went to Janet Wundernitz!

For a bit of fun this year, we had a competition for the straightest drive on the 1<sup>st</sup> hole where a \$10 raffle ticket entitled players to



participate in the straightest drive to win a Taylor-Made Driver worth \$300 and we also drew a raffle ticket for a \$250 Bowden Printing Voucher, courtesy the Bowden Printing Group with the condition that you must be there to win the prize – if the winner wasn't there, we would redraw until a winner is present. **All proceeds went to our Charity of Choice, The Cody Gray Foundation.**

There was a line down the centre of the fairway, and the Golfer that hit the ball closest to the line was the winner – and

Unfortunately, no one got the hole-in-one \$10,000 however one of the players came very close to winning it! Sue Bremert took out nearest to the pin on the 16<sup>th</sup> winning a Lexus for the weekend with a nights' accommodation at the Manna Hahndorf.

Nearest to the pin on the 8<sup>th</sup> hole, winning a 12-month subscription to SALIFE and 2 bottles of George's Exile Riesling compliments Nick George Wines, prizes were presented by Brooke Seward from SALIFE – the winner was Marz Harkotsikas!



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# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic



We acknowledge the following Society sponsors: SALIFE, Lexus of Adelaide, Cowden Insurance, Corsers Law and Property, The Form 1 Company, Read Brothers Signs, Bowden Printing, and Blaze Advertising group.

If you have any suggestions for a venue, or any initiatives to enhance the enjoyment of the Society Golf Classic in 2018 – please call me and have a chat because we are planning the 2018 event now! (Attilio Cavuoto 0411 660 125)

the winner was Barry Brooks! The Winner of the \$250 Bowden Printing Voucher was Wendy Monfries.

As players came in, we had a short Sponsors and Society quiz - winning Golf Balls courtesy The Form 1 Company and wines courtesy Nick George Wines. We had a tie between Lexus of Adelaide team and Ray White Flinders Park Team 1!

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# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic



## First Place

**Platinum Property Styling**

Sam Doman, Darren Edwards, Darren Tracis, Trent Jones

With a score of 51.25

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# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic



## Second Place

**Ray White Flinders Park Team 1**

Attilio Cavuoto, Steve Karpluk, Maurice Dichiera, Jo Varopodio

With a score of 52.175



## Third Place

**The Form 1 Company Team A**

Chris Gill, Peter Fried, Andrew Fox, Marz Harkotsikas

With a score of 56.875

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# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic



**Nearest to the Pin on the 15th**

**Steve Karpluk**



**Longest Drive on the 13th**

**Sam Grover**



**NAGA Award**

**Corsers Lawyers + Bowden**



**Best Dressed**

**Marc du Plessis & Janet Wundersitz**

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# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic



**Raffle at 1st**



**Straightest Drive at 1st**

**Barry Brooks**



**Closest to the pin on 16th**

**Sue Bremert**



**Quiz Winners**

**Lexus of Adelaide**

**&**

**Ray White Flinders Park Team 1**





# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic





# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic



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# Society of Auctioneers & Appraisers (SA) Inc 2017 Society Golf Classic





# Society of Auctioneers & Appraisers (SA) Inc. **21 Advantages of Auction**

The 21 Advantages of using Auction  
as Your Preferred Marketing Process



***Auction puts the Focus on Your Property***

What are the Advantages to me as a Vendor?

[CLICK HERE](#)

# **Powerful Marketing Tool**

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# SALIFE



## Include us in your marketing plan

Book now for the October Issue of SALIFE magazine, on sale **Thursday, October 5**. With a quick lead time and prime positioning at the front of the magazine, your new property listing will be delivered in high quality to a targeted market. Full page and half page spaces are available to list one or more properties.

Booking deadline **September 20**  
Material deadline **September 22**

Call Brooke on 0407 312 699 or Cassandra on 0400 997 044 today to receive more information and our competitive rates.

**Book now to have a copy of SALIFE opened to your advertisement during open inspections.**

## Exclusive offer to all Society of Auctioneers and Appraisers (SA) members:

Book a full page advertisement and receive a one-year SALIFE gift subscription for your vendor to remind them each month of your support.

# SALIFE

The best of Adelaide and South Australia



## Subscribing is simple:

Phone 08 8408 0200

Subscribe online at [salife.com.au](http://salife.com.au)

**A gift subscription makes a great vendor or purchaser gift.**



# AucDocs Member Practice Forms are now in the Cloud Online!



Prices inc GST & are per annum  
 Sole Trader (1 user) - \$350  
 Small User (2 - 4 users) - \$990  
 Medium User (5 - 9 users) Licence - \$1,760  
 Large User (10+ users) licensing - \$2420

**PLEASE CONTACT**  
**GARRY TOPP (08) 8372 7830**  
**SOCIETY@AUCTIONEERS.COM.AU**

- Simplified, easy to understand GST in Agency Agreement
- Prepare, print and email from iPad or Tablet or Computer.
- Contract translated into Mandarin for Chinese Buyers
- Regular Training and Legislative Updates
- Free Law Firm chat line



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[www.auctioneers.com.au](http://www.auctioneers.com.au)

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REAL ESTATE AUSTRALIA FORMS™  
 UPDATE TO "AUCDOCS IN THE CLOUD"



# AGENTS PRACTICE FORMS

ALL PROPERTY MANAGEMENT FORMS

ALL RESIDENTIAL, COMMERCIAL, AGENCY, RURAL & SALES FORMS

### Why use AucDocs?

- Update to REAForms (AucDocs) Today - User Friendly format - easy to fill in
- Professionally presented Documents with your Company Logo
- Only one office Principal needs to be a Society Member for all in the office to use the Documents.
- Built in Electronic signing included - no need to pay DocuSign (\$450 p.a)



- Edit and Print anytime, anywhere
- You can create Forms offline - The Forms then syncs into the Cloud and backs up to your office when you connect to the Internet
- Forms can be re-edited! It's not necessary to start a new one each time you require changes.
- Electronic signature does not require a witness with our built-in SMS verification
- Automatic insertion of drop in professionally drafted conditions

- Pre-determined Special Conditions included; copy and paste into Contacts
- Subject Clauses (Finance, Sale of another property etc) is included; not as an addendum.



# FIRB SERVICE FOR FOREIGN BUYERS SERVICE TO AGENTS—CORSERS LAWYERS

**Instruction Authority & Tax Invoice  
FIRB Application Service and Advice**

Payment to *Corsers Lawyers Pty Ltd* ABN 38 132 171 227

I \_\_\_\_\_  
of \_\_\_\_\_  
email \_\_\_\_\_ mobile \_\_\_\_\_

hereby request and instruct *Corsers Lawyers* to apply for FIRB approval in relation to a Contract to purchase property located at: \_\_\_\_\_

*Corsers* agree to advise me regarding a proposed Contract I am considering entering into and *Corsers* will prepare an Application and apply for FIRB Approval (Foreign Investment Review) for me as I wish to purchase property in Australia.

*Corsers* charge \$550.00 (including GST) to act for their attendances, to seek all relevant information and approval and to then confirm to the Agent selling the property that you have been granted FIRB approval for the Contract. A condition of acting is that payment is made prior to acting by credit card and I provide my details below for payment. A copy of this form is a tax invoice for the services provided.

Signed \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/20\_\_\_\_

Date of Invoice: \_\_\_\_/\_\_\_\_/20\_\_\_\_  
It is acknowledged that the services are the date of invoice.

Payment by credit card  
Card  Visa  Mastercard

Card Number

Name on Card \* \_\_\_\_\_ \* put in name and initials as on the card

Expiry Date \_\_\_\_\_ Card Verification Number \* \_\_\_\_\_

Amount \$550.00 Signed \_\_\_\_\_

\*this is the number on the rear of the card. For Visa and Mastercard it is located on the back of the card. It is a three (3) digit number that will either, appear on it own, or be preceded by the credit card number. Credit card charges we carry are passed on to you too. *Corsers* do not accept Diners Club or American Express

Dear Members,

**Corsers now provide a full FIRB service to Agents to refer Foreign Purchasers to.** Please see the attached service Forms information and Authority. The deal is closed when the FIRB approval is given so you want to get that done and we can help. New Rules coming in also require foreign buyers purchasing off the plan paying \$5,000 plus + now, so they and you (and the Vendor) need to know the deal is approved. The Banks also require prompt compliance for funding developers. So use our unique service and be on top of your business and refer buyers in to streamline prompt approvals. We have a Chinese lawyer in house at Corsers (Nadia Shivarev) to deal with any language problems also for Chinese buyers.

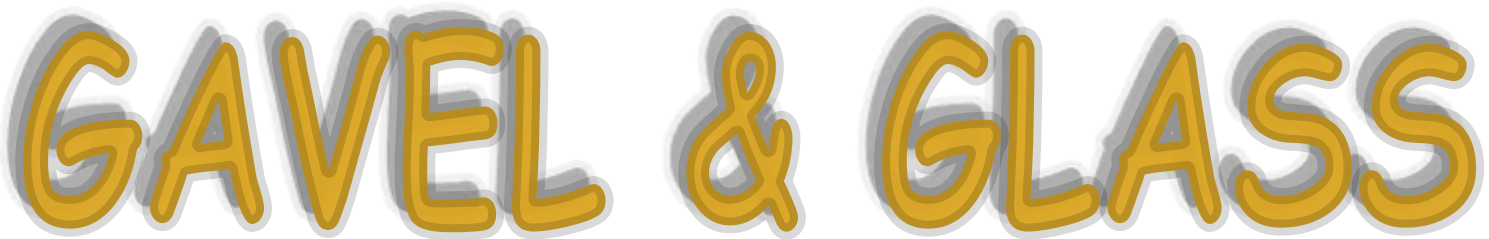
Contact Karley Thomas( [karley.thomas@corsers.net.au](mailto:karley.thomas@corsers.net.au) ) in the first instance at our office using the Forms attached for any referral.

*Corsers* provide a full FIRB Service For Foreign Buyers which includes:

- **FIRB applications to complete Contract purchases full advice to Purchaser on FIRB; Contract review; we can remotely advise foreign buyers; Corsers has a Chinese lawyer in house who speaks Chinese**

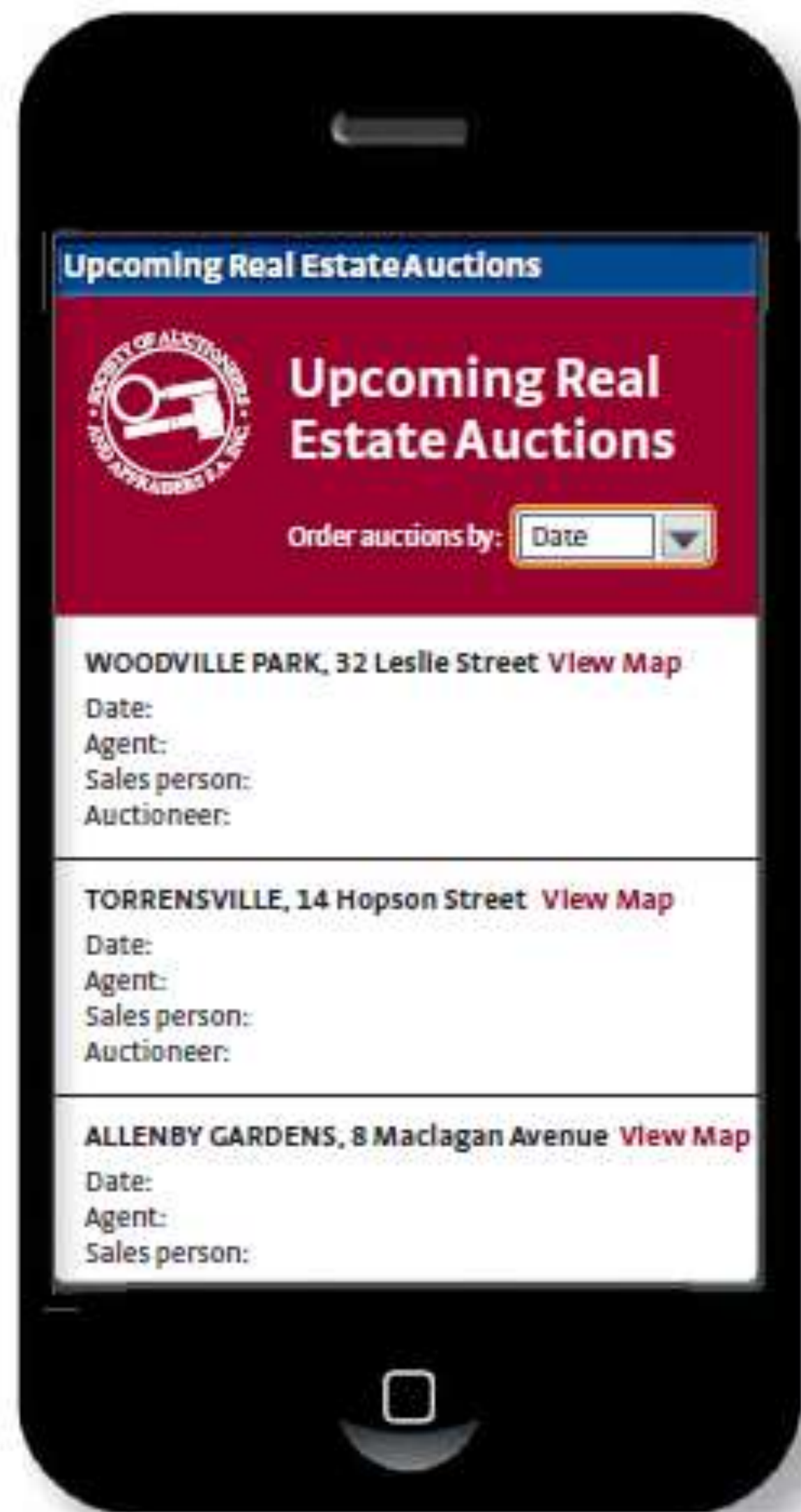
Call first and send all materials by email to Christine Ward or Karley Thomas at [corsers@corsers.net.au](mailto:corsers@corsers.net.au):

- The Form 1 with all searches; The Contract; Signed Authority for FIRB approval applications to be applied for in the form attached below - for Corsers to Act for Purchaser FIRB Applications



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# Taking Auction Marketing to a Whole New Level!



## GROUND BREAKING APP

Use your smart phone to search for upcoming Auctions!

## GAUGE THE MARKET

The best way by monitoring Auctions!

## DOWNLOAD

The Society's Upcoming Auctions App can be downloaded from your favourite App store.

Just search "upcoming auctions"

## SEARCH WITH EASE

Drive around, see what's happening and search by Auctioneer, Agent, Suburb, Date and Time

## INSTANT UPDATE

The moment you add or update an auction to the web page, the app will adjust accordingly

## LIST

Please ensure all Upcoming Auctions are posted on our web site the minute they are listed!

Upcoming Auctions App - To be seen by over 180,000

Smartphone users in

□ Adelaide!

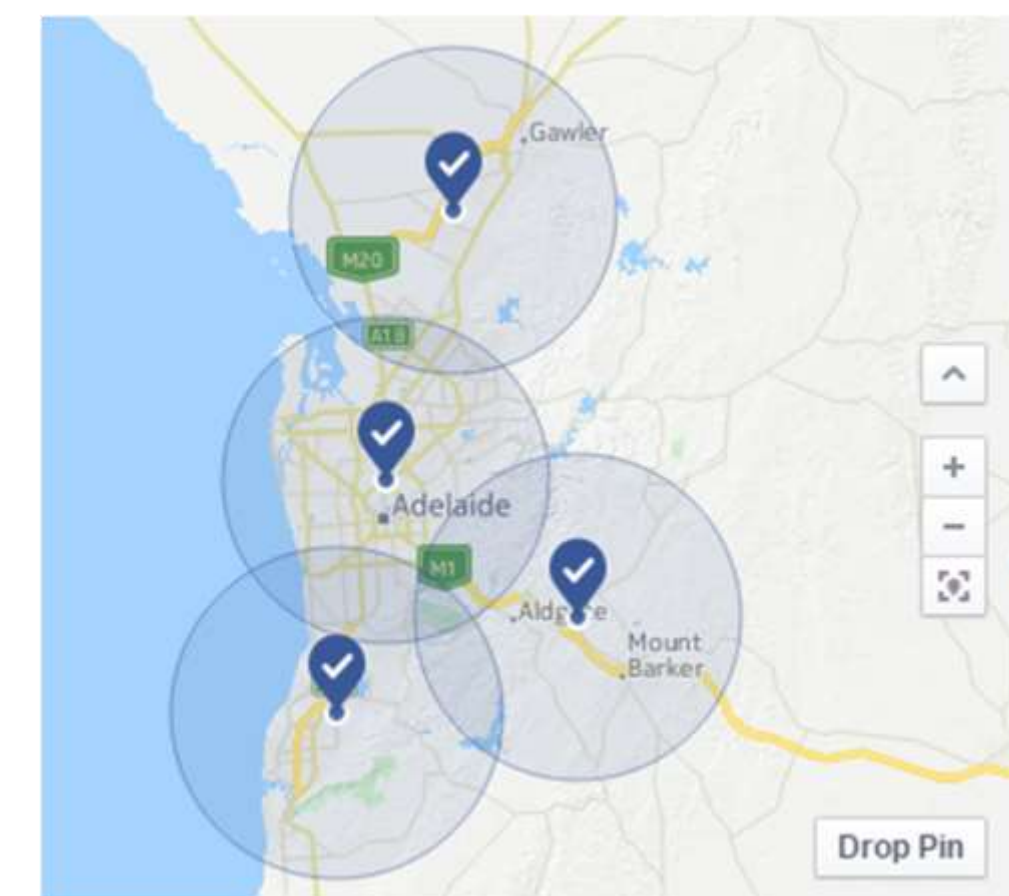


We're targeting Everyone in the below mapped out areas 25 years old+, using both Apple and Android phones.

### What this means for our members...

MORE BUSINESS! With so much more exposure, downloads of our app, and awareness of auctions around Adelaide, maximise your benefit by submitting all your auctions to our website

All auctions submitted to the website will automatically be uploaded to the phone app, ABSOLUTELY FREE!



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Make sure you tell your vendors that *their auction will be advertised to thousands of the general public for free through this Smartphone app!*





**SELLING?  
Call Us**

# **R**ent Roll Sales

*The most experienced and effective team in South Australia*

For sales and  
valuations contact:

**Mark Kurtze**  
**0419 888 485**

**Chris Gill**  
**0412 062 112**

[www.rentrollsales.net.au](http://www.rentrollsales.net.au)

# \*The Form 1 Company™

The original and pre-eminent Form 1 service provider in South Australia.

Make your searches and Form 1 compliance easy.

Contact Chris Gill  
The Form 1 Company

Phone: 08 7221 4908  
Fax: 08 7221 4909  
Email: [form1@form1.net.au](mailto:form1@form1.net.au)  
[www.form1.net.au](http://www.form1.net.au)

## The Form 1 company is a specialist provider of the statutory Form 1 to the real estate profession.

The complexity associated with Form 1 preparation now requires specialist attention. If a Form 1 is defective the contract may be at risk so it is imperative the Form 1 is prepared correctly.

We sign the Form 1 for the agent, the Form 1 is then posted on our website to download and serve on the Purchaser.

Chris has been involved with the Society of Auctioneers & Appraisers as a trainer and board adviser since 1995 and has been a registered conveyancer for 32 years.

Chris runs specialist training workshops for sales agency contracts and Form 1 and has an intricate knowledge of the legislation and agency practice.

For Form 1 preparation advice, please contact me, Chris Gill personally at 7221 4908





# FORM 3 COOLING OFF WAIVER SERVICE

**Contract  
Cooling Off  
Waivers**

**CORSERS**  
Lawyers

**Need a Cooling  
Off Waiver?  
Call us**

The only specialist provider of  
"cooling off" waiver services  
online and via conference calls

**Karley Thomas**  
**8223 6788**  
[karley.thomas@corsers.net.au](mailto:karley.thomas@corsers.net.au)

**Agent Legal Advice  
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