

MAJOR NEW EXTENSION



Gerard McAfee, Principal, with Mark Brennen and Brian Mullan, Sales Managers, outside the newly extended office premises.

A REAL VOTE OF CONFIDENCE IN PROPERTY MARKET

McAfee Properties & Mortgages have recently opened a major new extension to their Ballymoney Sales office.

Almost doubling their frontage to Main Street, and certainly doubling their display and sales area, this bright spacious new area further compliments their extensive premises in Ballymoney Town Centre. Finished in the traditional 'McAfee Style', the premises

not only offer more display space, but also offers more private interview rooms. The opening of this major new extension is a real vote of confidence to the local property market. "Yes we are witnessing a slow down of property sales at present" commented Gerry McAfee 'but everyone knew that the pace experienced over the last twelve months could not continue – we are experiencing a correction in the market, which while painful at present in the long term we will look back and be grateful for it."

"Prices were running on at unbelievable levels – there was no time to consider a purchase - hesitate and the purchase was missed. Three to six people bidding for every house – It had to correct."

"Today, there is more choice, time to view, consider and do the sums, particularly for the first time buyer – and as the market slows look forward to new lower interest rates, already indicated for early next year."

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MAJOR NEW EXTENSION...

“At this time of correction there are deals to be done both in resale and new build properties – If ever there was good time to buy it is now, prior to the new year and interest rates dropping. There are many good mortgage deals around, and they, together with the Northern Ireland Co-Ownership scheme, offer excellent

opportunities, particularly for the first time buyer.”

“Call in and see one of our advisors who will be only too pleased to give you a quote, or indeed requote you if your present mortgage deal is almost up.”

“Next year I celebrate 35 years in the property business – I

have seen many highs and lows – but property continues to be without doubt one of the best investments around. Our new extension is our commitment to the future. The market will lift again and as one of the provinces leading estate agents this new extension will ensure that we are ready.”



Spacious new interior of the Ballymoney extension



NEW AUCTION ROOMS AT BALLYCASTLE

McAfee Properties have recently acquired new auction rooms at The Basement, 5 Ann Street, Ballycastle. The acquisition of these premises will allow us to accommodate our ever increasing and busy auctions department.



McAfee Properties Wins Highly Prestigious Property Award

On Friday, 5th October, McAfee Properties was officially named the Best Estate Agency in Co. Antrim at a glittering gala dinner at the Royal Lancaster Hotel in London.

The fact that McAfee Properties has earned one of these coveted awards is sure proof that the company cannot only compete but also triumph within the highly competitive UK property arena. Having been given this high recommendation by its peers, the company will be entitled to display the Daily Mail UK Property Awards' logo with pride. This symbol of excellence will be recognised and appreciated by the public who are becoming increasingly well informed and discerning about the properties they seek to buy.

Entries were judged by a panel of professionals whose collective knowledge of the property industry is second to none and unsurpassed by any other property awards. Chaired by Eric Pickles, British Shadow Secretary of State, this year's judges included Imtiaz Farookhi, chief executive of the National House Building Council; Peter Bolton King, chief executive of the National Association of Estate Agents; and Phil Spencer, property expert and presenter of Channel 4's Location and Relocation TV shows.

Gerry McAfee Principal of McAfee Properties and Mortgages said 'We are absolutely delighted to receive this prestigious award, which comes hot on the heels of the 'Belfast Telegraph' award and the 'Estate Agent of the Year' award. It's a real honour to receive this highly recognised award, and a credit to all our staff throughout our nine offices' he continued, 'To receive a hat trick of awards in any one year is recognition of the service we provide'.



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BRIDAL FAIR AT THE ODYSSEY



McAfee Properties and Mortgages stand at the Bridal Fair, The Odyssey, Belfast

At the beginning of October, McAfee Properties and Mortgages attended the Bridal Fair at the Odyssey, Belfast, to offer assistance to couples who were thinking of purchasing their new home.

During the 3 day exhibition, many potential purchasers were given details of suitable homes that could meet their

requirements, and our mortgage advisers were on hand to offer free advice to set potential budgets.

We at McAfee Properties and Mortgages always look for new ways to advertise our clients' properties and this was an excellent opportunity to go that extra mile.



Lorna Montgomery, McAfee Auctions. Ryan Telford, Branch Manager, Portstewart & Portrush

SUCCESSFUL FINANCIAL SERVICES PROMOTIONAL CAMPAIGNS

SHOPPING CENTRES


Our Financial Services team have just completed a promotional campaign of local shopping centres. The team spent time in the Tower Centre and The Fairhill Centre, Ballymena and The Diamond Centre, Coleraine.

The McAfee Properties & Mortgages stand was set up to reflect our trademark office, with our red For Sale boards cornering the stand to make maximum impact. Our Financial Advisors were there to provide advice and to answer the queries of passers-by whilst promotional merchandise and the Essential Guides to Property magazine.



Calling All First Time Buyers

Here's a thought



Switching your mortgage to one with a lower interest rate could save you money

Speak to our independent mortgage advisor about the potential benefits and costs of remortgaging.

You may have to pay an early repayment charge to your existing lender if you remortgage.

1st TIME BUYERS EVENING

The Financial Services team held a special evening for first time buyers in the Lodge Hotel on 13th September. Speakers at the evening were Richard Mairs, Mortgage Advisor at McAfee Properties & Mortgages, Fiona Maye, McAfee Lettings Manager and a guest speaker from Northern Ireland Co-Ownership. The evening was a great success generating many mortgage leads.

REMORTGAGE CAMPAIGN

McAfee Properties & Mortgages Portrush and Portstewart offices carried out a re-mortgage campaign where leaflets were distributed to households in both towns. The campaign was a success with our Financial Services department receiving several enquiries and leads.

COMMERCIAL LAUNCH

McAfee Commercial have just expanded their division within McAfee Properties and opened a second office in Ballymena. This latest development strengthens the company's Commercial division, which originally was formed by the company's founder, Gerry McAfee in 1998. From humble beginnings the McAfee Commercial division now employs 7

Surveyors, including 3 Chartered Surveyors.

The company has a wealth of local knowledge and offers a full range of commercial advice and services to include Valuations, Landlord and Tenant Expertise, Rent Reviews, Lease Renewals, Property Disposals, Auctions,

Property Management, Compensation Advice and Development Consultancy. McAfee Commercial offers a one stop commercial service on a local basis.

Coleraine Commercial Office:
7032 8222

Ballymena Commercial Office:
2563 9444



Back Row from left to right: Charlie Lynn, Colin McAleese, David Barton, Clair McMenemy and Richard McLaughlin
Front Row from left to right: Anthony Jackson, Gerard McAfee, Maria McAfee and Scott Nelson

McAFEE FARMS AND SITES DEPARTMENT REPORTS BRISK TRADE IN NOVEMBER

“Whilst the sale of Building Sites is traditionally slow at this time of year demand for farms and land is particularly strong at the moment.” commented Nigel Taggart.

“We have recently agreed a 32 acre parcel of land at over £300,000 and a 100 acre farm sold in excess of £800,000 which all bodes well for a good 2008”

NEW OVERSEAS DEPARTMENT IN BALLYMONEY

Late 2006 saw the launch of a brand new department within McAfee Properties, McAfee Overseas and Mainland. Located in the Ballymena branch and headed by Judi Caulfield the department has been such a growing success over the past nine months it is now time to expand.

In addition to our Ballymena location we are now opening a new McAfee Overseas and Mainland department in our Ballymoney branch. The Ballymoney department will be headed by Tom Barkley who has been working for McAfee Properties for the past two years in residential sales. Tom has spent the last nine months supporting Judi in overseas sales and recently gaining experience in the UK property arena with particular emphasis on the Scottish Market. McAfee Overseas and Mainland launched

with just three developments in Budapest. Since then the department has established a wide and select portfolio of developments and properties ranging from luxury apartments in exclusive city centre locations, to mountainous ski resorts and not forgetting the perfect paradise island. With low prices starting from £40,000, rental yields of up to 8% and desirable locations including Spain, Portugal, Bulgaria, the Caribbean and more recently Romania, Slovakia, Turkey and Marbella, investing overseas is a very attractive prospect.

To some the overseas property market is still quite daunting which is why the department also provides new developments and resale property in Mainland UK. These properties provide new alternatives with very competitive prices and rental yields coupled with steady capital growth prospects, for investors wanting to boost their income but who wish to do so closer to home.

Our Financial Services team are also spreading their wings and will soon be able to offer independent advice on mortgages secured on foreign property in countries such as Spain, France, Portugal and Italy.

Details of current listings are available in each of the company branches and in the newly launched Overseas and Mainland Property Guide. They can also be viewed on the website www.mcafeeoverseas.com. Judi and Tom are both available for consultation on all overseas and mainland opportunities currently on offer.



Judi Caulfield Ballymena 2563 9444

Tom Barkley Ballymoney 2766 7676

Making mortgage applications a walk in the park

Speak to one of our Advisors today about all your Mortgage Needs



Your home may be repossessed if you do not keep up repayments on your mortgage.

We do not charge a fee for arranging a mortgage as we receive payment from the lender.

However a purely fee based option is available of 1.5% of the mortgage amount.

RICHARD MAIRS

20 New Row, COLERAINE (028) 7034 2224
4 Coleraine Road, PORTSTEWART (028) 7083 2233
58 Main Street, PORTRUSH (028) 7082 1110

MARTIN MILLAR

25-27 Church Street ANTRIM (028) 9446 3744

DAVID GILMOUR

51 Main Street, BALLYMONEY (028) 2766 7676

MARY O'BOYLE

14 Ballymoney Road, BALLYMENA (028) 2563 7733
5 Ann Street, BALLYCASTLE (028) 2076 9404