



PROPERTY HUNTER  
SINGAPORE

# PAUL FAM

REAL ESTATE  
WEALTH MANAGEMENT



 +65 8100 2280

 [propertyhunter.com.sg](https://propertyhunter.com.sg)



“Commit to the Lord whatever you do, and he will establish your plans” - Proverbs 16:3

Professionally trained in Real Estate Management, Paul Fam is an award-winning agent in the real estate industry with over 14 years of experience. A Top Private Property Transactor, Paul specialises in private residential properties and new homes in Singapore.

Currently a Group District Director in PropNex - the largest real estate company in Singapore, Paul leads a dynamic team of almost 100 associates.

A trainer and an author, Paul is often seen giving talks and presentations to both agents and consumers, covering topics on Real Estate Wealth Management, Assessing Risks in Property Investments, and Real Estate Investment.



*“Paul has been managing my family’s properties in Singapore for the past 5 years. He did an excellent job in helping us buy and rent all our 4 properties in Singapore!”*

- Mrs Li Dan

## ABOUT PAUL

A devout Christian, Paul is also a loving husband and father of three. He believes in walking the talk in real estate investment and asset planning for the next generation. With God's blessings, Paul and his wife Kelly, are currently proud owners of 5 properties in Singapore, including one in their daughter's name held in property trust.

*Paul Fam*

Paul Fam  
Group District Director  
+65 8100 2280  
paulfam.png@gmail.com



*"Paul is a very meticulous person and a true professional in this field. The property that he recommended me to buy has made a profit of \$500,000 within 2 years."*

- Angela Koo

## Assets Progression

Are you interested in upgrading your property or expanding your property investment portfolio? To easily achieve your 'end-goal' within your means, we will prepare a customised financial calculation and a carefully crafted step-by-step plan for you.

With a better understanding of your financial calculation and a detailed plan to guide you, upgrading your property or even owning multiple properties is now more achievable.



## Financial Analysis

Financial Analysis is one of our specialties. Every member of our team is trained to assist you in calculating your Total Debt Servicing Ratio (TDSR), your maximum loan eligibility that is inclusive of your total cash layout, and the budget which you can set to purchase for your next property.

Our detailed analysis on your financial status makes it easier for you to work out the sums when you purchase your next property.



## Property Management

We help you manage your place! From taking care of leasing matters, resolving tenant issues to handling anything regarding your property, you can be rest assured that your property is in good hands with our dedicated tenant care manager.

## Mortgage Loans

You don't need to make anymore personal trips to the banks to find out about the many mortgage loans available. With an extensive network of mortgage brokers on hand, our team will be able to assist you in getting the best rates and the best bank valuation in the market.



**Scan here**  
to view all of  
our services



## Virtual Viewing

Visualize yourself walking into a beautiful property for the first time. You start exploring its interior to admire the gorgeous rooms, furnishings, and eye-catching features along with the presenter's explanation.

Now imagine experiencing the same process through a digital device, that's what we call a virtual viewing. This is how we increase the exposure of your property to potential buyers, especially to those who are overseas.

## 3D Virtual Tour

The 3D virtual tour makes use of a 3D camera to capture every nitty gritty detail in your property, so that potential buyers or tenants can view every corner of your property without making the trip.

With the virtual tour feature, potential buyers or tenants will have full control of viewing your property as if they are in the unit physically, helping them to make a decision to purchase or occupy your property.



## Virtual Staging

Check out what your potential property could look like with virtual staging. It is a more convenient and cost-efficient process than traditional home staging.

With the help of artificial intelligence, we turn empty or poorly designed rooms into digitally crafted interiors that will appeal to the aesthetic tastes of buyers.

## Home Tours

A home tour is essentially a video tour of a unit. A '24/7 Open House Tour', the Home Tour video is an ideal platform to showcase the virtues and features of every unit, allowing potential buyers to experience the unit 'real life'.

Specifically customised according to each individual unit, our home tour videos also include coverage on the amenities and offerings in the vicinity, highlighting the convenience and accessibility of that particular development.



## Home Staging

In this digital age, buyers are able to navigate through thousands of listings in order to find their dream home. Hence, you only have a few seconds to grab their attention. We make sure that your property outshines from others, including your neighbours'. Our experienced home staging team will help to boost your house appeal by presenting your property in its best condition.

## Property Planning

We will provide you with a fully detailed valuation report of your current property and some of the most recent transactions in your area, so that you can gain a better understanding before making the decision of when to sell or rent your property to yield its maximum profit.

Our work goes beyond selling or renting your property. We will also help you find the perfect home that fits your budget, lifestyle and family needs. After all, we are the Property Hunter.





“

### Andy & Xuelin

We want to thank Paul for helping us to sell our home at a good price within a short period of time. We got to know Paul through a friend's recommendation. During our first meet up, Paul patiently sat down with us to understand our plans and gave sound, expert advice.

Initially, we wanted to sell our HDB flat and buy another HDB flat. After going through some financial planning with Paul, we were surprised that we can upgrade to a condominium. Not just purchasing one for self-staying, but we still have spare cash to purchase another one for investment. One of our concerns then was the odd shape of our living room and Paul suggested for us to try home staging. After reviewing the proposals and the cost involved, we decided to give it a go. Throughout the whole process, Paul and his team took care of everything and they were always accommodating and helpful.

Thank you Paul for helping us to achieve what we thought was not possible.

”



“

### John & Fran

One open house, one day and the deal was clinched. What took us 8-9 months, he did it in one single afternoon. I think 2 main key things that really swung, that got me convinced that Paul was the right person to take us over is his manner of marketing which he gave great ideas like home staging. The other part that he has great value is the way he employs technology, how he encompasses the virtual tours.

The tech really helped, especially in COVID times compare to other agents who will not employ much technology other than the standard, still photography. He came with a very interactive 3D virtual tours that comes with very nice 3D interface with floor plan. This took our relationship to the next level so I am really very happy that you are the person taking care of our home, our future homes and our future rentals as well. As you grow your little family, we intend to grow our wealth together.

It really is a friendship I really treasure. Thank you so much Paul, we really appreciate it.

”

“

We are glad that we engaged Paul to be our exclusive agent when we decided to sell our place.

We were on a tight timeline. Not only did Paul managed to sell our unit within a month, he also secured the highest record selling price within our estate. He was also very kind to share with us tips when we purchased another house on our own. Thank you Paul for your helpful advice and professional service.

”

**Mr. & Mrs. Tan**  
★★★★★  
Sellers, Signature Park

“

We have known Paul for 4 years. During this period of time, he has helped our family sold, purchased and rented out several properties. Thank you Paul for all these years of great service and friendship. Keep up the good work!

”

**Ms Lee**  
★★★★★  
Satisfied Client

“

We purchased two properties in Singapore through Paul and he did a good job managing and renting them out for us. Thank you for all your assistance and help!

”

**Mr. & Mrs. Lam**  
★★★★★  
Hong Kong Clients

“

"Thank you Paul for helping us to find our first home. We love it so much. Hopefully we'll find you again when we upgrade our house."

”

**Joy & Leo**  
★★★★★  
Satisfied Clients

“

Hi Paul, thank you very much for everything that you have done for us. Thank you so much for helping my family in the support of shifting house and everything. Thank you so much for the effort.

”

**Aidah & Dilah**  
★★★★★  
Satisfied Clients



**"Alone We Can Do So Little; Together We Can Do So Much"**

**- Helen Keller -**

Award-Winning Team Of Professional Property Agents With 80  
Years Of Combined Experience In The Real Estate Industry.



Scan here  
to contact us  
for enquiries

# MEET THE TEAM



Selling a house is a huge decision. Apart from making sure that you are selling it at the right price, what are the other crucial factors you need to take into consideration? Here is a 7-step checklist to make sure that you are well-covered.

## **1 Check Your Eligibility To Sell And The Taxes Involved**

For HDB Owners, check if you are out of your Minimum Occupation Period (MOP). For private home owners: Are you out of your property holding period as there will be Seller's Stamp Duty (SSD) involved?

## **2 Get A Property Valuation**

Get an indicative valuation of your house before you determine the selling price. You do not want to price your unit at too low a selling price to be shortchanged or price it way above the rest to deter buyers.

## **3 Check Your Outstanding Mortgage Loan (For Bank Loans Only)**

Confirm that you are no longer within the bank's loan lock-in period. There will be penalties involved should you wish to redeem your loan within that time frame. Also look into the terms on the repayment of your mortgage loan to confirm your loan redemption notice period.

## **4 Check Your CPF Accrued Interest**

Do note that CPF that is returned to your account after selling your property is subject to an accrued interest of 2.5% p.a. You will need to calculate the amount of interest you will be required to pay back to the CPF Board from the sales proceeds of your house.

## **5 Do A Financial Calculation To Know Your Financial Status**

It is important to know the amount of cash on hand you have on top of your CPF account balance, if you are looking at buying another property.

Estimated Sales Proceeds = Selling Price - Outstanding Loan - (CPF Return + Accrued Interest)

Maximum Property Purchase Price = (Cash on Hand + CPF OA Balance - Basic Retirement Sum)/25%

\*\*Subject to Total Debt Servicing Ratio and Loan-To-Value Limit

## **6 Plan Your Sales Completion Timeline**

It is important to understand your moving options and cash flow on hand when planning for your sales completion. Things to keep in mind when planning for the timeline:

If you require the sales proceeds from the 1st property to pay for the 2nd property, or if you have enough cash on hand to pay ABSD for the 2nd property before the sale of the 1st.

## **7 Prepare Your Unit For Sale**

Before listing your place for sale, it is recommended to declutter your house and stage it up. A neat and cosy place stands a higher chance of getting sold faster, and perhaps at a higher price.

It is also important to take a professional photograph or video of your unit to make it stand out among other listings. A discussion with an experienced real estate agent will be able to provide you with a detailed marketing plan to sell your place.



**Scan the QR Code**  
for a free consultation  
and a detailed property  
valuation report

Before deciding on which property to invest in, it is important to identify the right location. An ideal location is a place that has growth potential in the near future, so that you can maximise your capital appreciation in your property price.

## 1. Is There Growth Potential in the Area?

Look for areas with upcoming government plans in the near future. For more information, you can refer to the URA website on the latest Master Plan.

Consider the following points when selecting a location:

- Is there an upcoming future MRT station or bus interchange?
- Are there amenities in the vicinity such as shopping malls, supermarkets, eateries or recreational facilities?
- Will there be a future education, technology, medical or business hub that will be coming up in the area?

## 2. Are There Any Pull Factors in the Location?

Having prestigious schools in the neighbourhood is a bonus because it will attract future buyers for your property. Is there a unique lifestyle offering in the vicinity? For example, waterfront living, recreational lifestyle, gardens and parks.

## 3. Who Are the Stakeholders in the Area?

Check if there are several upcoming new launch projects in the area. Developers will only spend money and develop projects in areas that they feel are worth investing in.

It is a plus point if there are renowned real estate developers who are spearheading growth in the area. This usually translates to immense growth potential in the area.

After deciding on the location, the next step is to compare the properties in the area. It is important to select the right property, as different properties even in the same area may have different growth and capital appreciation. You need to ensure that you select a property that has enough attractiveness for the future buyer to pay a premium for.

**4. Are There Unique Selling Points of the Property?**

What are the unique selling points and competitive advantage over the other developments in the area? Look for attributes such as award-winning architecture, design story and concept, extensiveness of its facilities, efficient layout of the units, or its accessibility.

**5. Is There Good Rentability and Tenant Profile?**

Look into the demographics of the residents / tenant profile in the development. It is always preferred to have a good mix of working professionals, young couples and families in the estate.

You should look for properties with low vacancy rates. You can always refer to online classified advertisements to determine the number of vacant units, or simply paying the property a visit at night. Is there a tenant catchment area in the vicinity, for example, business or technology hub, medical centres, and international schools?

**6. Are You Choosing the Best Buy in the Property?**

The best buy in a property is either the cheapest or the most premium unit in the entire development. Choose the cheapest unit - Pick the lower floor unit at the lowest price or the Star Buy units offered by developers. This will provide you the opportunity to maximise your capital gain.

Choose the best unit - Select the best stack in the development and the unit with the best view. This is where you can attract future buyers who are willing to pay a premium price.

**7. Are You Entering At A Good Entry Price?**

Do a market comparison. Are you buying in at a price below market value? Calculate the potential rental yield in the development and compare it with the other developments in the same area. (Rental Yield = annual rental / property price)

Are developers / sellers slashing their profits / price as a discount for you?

To conclude, begin with the end in mind. When investing in properties, it is always crucial to plan your exit strategy such as knowing your targeted selling price and future buyers. With the investment checklist, you may or may not be able to find a property that fulfils all criteria. However, if you conduct proper research and do your homework diligently, you will be able to identify who your future buyers will be. With the current rental yield and growth potential, you will also be able to estimate your future exit selling price.

## Buyer Stamp Duty (BSD) Chart

Purchase Price or Market Value of the Property	BSD Rates for Residential Properties	BSD Rates for Non-Residential Properties
First \$180,000	1%	1%
Next \$180,000	2%	2%
Next \$640,000	3%	3%
Remaining Amount	4%	3%

## Additional Buyer Stamp Duty (ABSD) Chart

Nationality	1 <sup>st</sup> Property	2 <sup>nd</sup> Property	3 <sup>rd</sup> & Subsequent Property
Singapore Citizens	N/A	17%	25%
Permanent Residents	5%	25%	30%
Foreigners	30%	30%	30%
Entities / Companies	35%	35%	35%

## Total Debt Servicing Ratio (TDSR)

**TDSR Threshold = 55% x Total Gross Income**

## Seller Stamp Duty (SSD) Chart

SSD Holding Period	SSD Rates
Up to 1 year	12%
>1 year and up to 2 years	8%
>2 years and up to 3 years	4%
>3 years	No SSD Payable

## Loan-To-Value (LTV) Chart

