First National Real Estate Finning
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Introduction

Welcome, and thank you for considering engaging our property management services at First National Finning Real Estate.

Established in 1952

Finning and Company was founded on the principles of delivering 'Excellence in Customer Service'

The following serves as a guide for some of the key things you need to know, should you choose to have us manage your investment property. We hope you find this useful in developing an understanding of our people, procedures, processes, and more generally, the way in which we put you first during this next step in your property ownership & management journey.

We hope that this comprehensive guide gives you a detailed insight into how our property management services can benefit you, however, should you have further questions after reading the below, please do not hesitate to contact a member of our experienced property management team on 035 996 1200.



Our Property Management Team

Our property management team is made up of a number of experienced real estate specialists across leasing, property administration, the tenancy process, and everything involved in the maintenance and management of your valuable investment property.

Built on a foundation of superb customer service and exceptional results for our clients, the property management team at First National Finning is ready to put you first, when you entrust us with your investment for the years to come.

Without further ado, it's time to meet the team...



SARAH STEVENS

PROPERTY MANAGEMENT - TEAM LEADER

VLR8QR54@mail.snug.com

With more than 15 years in Property Management, Sarah thrives in the fast-moving rhythm of real estate. Over the past decade with Finning's, she has embraced roles across the business — from Property Manager to Reception to specialised PM support — giving her a rare, full-picture understanding of the entire department.

Today, Sarah leads the Property Management team with a steady hand and a commitment to excellence. She confirms compliance across the portfolio, ensures every property is well cared for, guides and trains the team, and acts as the go-to person for all things property management. Her strengths lie in her depth of knowledge, her calm leadership, and her passion for delivering a service clients can truly rely on.

A long-term local — having lived in Cranbourne for more than 20 years before settling into Tooradin's coastal lifestyle — Sarah enjoys family time, cheering on her kids at local sports clubs, and escaping on camping trips.
As a cornerstone of the department, she champions teamwork, respect, and shared accountability — values that underpin the entire PM team's success.



KATELIN DONALDSON

PROPERTY MANAGER / NEW BUSINESS - RESIDENTIAL

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Katelin has been part of the real estate world since 2008, beginning her career in administration and sales before discovering her true passion in Property Management. With years of hands-on experience across multiple areas of the industry, she brings a well-rounded understanding of residential leasing to every client she assists.

Today, Katelin manages a mixed portfolio with precision and care, ensuring each property is handled smoothly and every client feels supported. Alongside her day-to-day portfolio responsibilities — including face-to-face tasks, inspections, renter communication, and client liaison — she also leads the way in new business. Katelin handles new property appraisals and listings as a priority, offering guidance and clarity to owners exploring their investment options. Her deep industry knowledge and calm, confident manner make her a trusted source of advice.

Katelin is passionate about helping property owners understand the full value of their investments and aims to make the entire management process as stress-free as possible for all involved. As a Casey local, she enjoys spending time outdoors with family and friends when she's not at work.

Her commitment to professionalism and open communication strengthens the team's shared foundation of respect, collaboration, and client-focused service — values that are at the core of the entire Property Management department.



ADRIANA MINICHIELLO

PROPERTY MANAGER - RESIDENTIAL

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Adriana entered the real estate industry with a natural passion for people, property, and meaningful service. Whether guiding clients through processes or discussing the finer details of a listing, she brings warmth and clarity to every interaction.

In her role, Adriana handles all face-to-face property management tasks, conducts inspections, liaises with clients, manages renter requests, and keeps her section of the portfolio running seamlessly. Her focus on communication and consistency ensures both owners and renters feel supported and well-informed.

As a proud Narre Warren local, she understands the community's character, culture, and neighbourhoods intimately. Outside of work, Adriana enjoys family time and relaxing weekends with friends.

Her collaborative approach contributes to the broader team's united culture — one built on respect, shared knowledge, and a genuine commitment to great service.



STEPHANIE O'SHANASSY

PROPERTY MGT ADMIN

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Stephanie joined Finning's in 2016, bringing with her a rich history in both commercial and residential real estate dating back to 2004. From assisting commercial departments to managing a large residential rent roll, she has built a strong foundation of experience that continues to benefit the entire team.

As a key member of our reception and administration crew, Stephanie arranges inspections, manages incoming enquiries, ensures the office is well-presented, and keeps daily procedures consistent and compliant. Her ability to combine administrative skill with property management understanding makes her an invaluable support to both clients and colleagues.

A Cranbourne local, Stephanie loves time with family, supporting live music, and exploring the outdoors.
Her reliability, professionalism, and genuine care contribute to the team's shared values — creating a cohesive, respectful, and client-focused environment.



RICK LAURETTA

COMMERCIAL AND RESIDENTIAL SALES AND LEASING - DIRECTOR

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Rick Lauretta brings more than 25 years of Real Estate Experience to the position. Rick has a friendly and positive attitude and prides himself on the highest levels of client care and service, which is demonstrated by a sustained history of successful long-term relationships with extensive repeat business and regular referrals from his many satisfied clients, their family and friends.

Rick has a passion in all aspects of Real Estate and strives for success in everything he does. He brings a strong work ethic and high integrity to all of his real estate work.

Rick heads up the Residential and Commercial property management teams which together manage investment property assets valued in excess of 350 million dollars. Rick is committed to a culture of continuous improvement within The Finning team and this is amply demonstrated by the Finning office being named as one of the top offices in Australia in annual real estate awards of both the First National Group and the Pittard Training Group.

Rick has a detailed knowledge of all aspects of real estate, including all areas of commercial and residential sales and leasing, special development projects, mixed use developments, medical and specialist centres, broad acreage, lifestyle living and urban growth subdivisional land projects.

Over the years, Rick has renovated and developed a number of his own properties and brings a extensive hands-on experience in this field which he happily shares with his clients.

Away from the office, Rick enjoys long distance open ocean swimming, participating over a number of years in such challenges as the Lorne Pier to pub 1.2 km swim and many other similar events along the Mornington peninsula. He loves spending time with family and friends and, when time permits, exploring different travel destinations.

To learn more about the difference Rick and his team can make to your real estate experience, give him a call today.



DEAN TUCKER

OFFICE MANAGER - DIRECTOR

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Dean commenced with the Company as a Homefinder in February 2006 and became a fully-fledged member of the sales team in June of that year & successfully progressed through 10 Years of helping clients list & sell their properties.

He completed his full Real Estate Agents licence in 2009 enabling him to have a much greater understanding of all the legalities of the industry. Prior to embarking on a real estate career, Dean was actively involved in the music industry in both sales and performing roles and brings an excellent level of client care and sales experience to making your Real Estate experience smooth and stress free.

In 2014 Dean was promoted to Senior Manager of the Sales Administration team to gain further experience on how the company & the processes of Sales & Rentals meshed together.

In 2016 he joined Rick, Jason and John as Directors in purchasing the Company and he is now the Office Manager handling all facets of the day to day running of the office.

Dean lives enjoys living locally with his wife Jane and their three children.

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Our Property Management Service Guarantee

At First National Finning , we pride ourselves on delivering a full-service offering for our clients and their investment property, ensuring that we are there every step of the way, to make the process as seamless as possible. These are the guaranteed steps we take to ensure the best possible management of your investment.

COMMUNICATION

Our office is open 6 days a week.
If your Property Manager is unavailable for any reason during business hours and you leave a message, it will be responded to within 24 hrs.
Emails will be responded to within 24 hrs.
Should your Property Manager be unavailable at any time, we have multiple professional fully qualified staff to assist you.

VACATING TENANTS AND LETTING: Upon receipt of a Vacating Notice, we will ...

Advise you by telephone or email with 24 hours.
List your property on the internet within 24 hours of our discussion and your written confirmation of your instructions to us (subject to availability of suitable images).
Communicate with you at least twice a week until your property is rented.
Present all tenancy applications received for your consideration as received.
Provide you with a copy of the signed Residential Rental Agreement within 48 hours of the commencement of your new Renters lease.

MAINTENANCE:

We will advise you of all maintenance issues prior to proceeding with any repairs. If you are unavailable and the matter is defined as “urgent”, we will arrange for the necessary repairs to be undertaken and we will contact you as soon as possible with all of the details.
We are available 24 hrs 7 days per week for urgent maintenance notifications on your property.

RENT COLLECTION:

We have a zero tolerance rental arrears policy procedure in place.
In the event that your Renter fails to pay their rent on time, we will pursue the rent arrears with the maximum speed within Tenancy Legislation parameters and use every means available to ensure that the rental is brought up to date with the absolute minimum of delay.

OUR GUARANTEE

Should we fail to meet any of these service commitments, we will manage your property for the next three months -
TOTALLY FREE OF ANY MANAGEMENT FEES.

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How We Determine Your Property's Rental Value

Accurately appraising the rent achievable for your property is critical in assuring we provide you the best possible service. This is something we do not take lightly and we carefully consider a number of factors that influence your income earning potential. These include but are not limited to local area market trends, industry data, property features, the quality of the build, and the overall presentation of your property.

Our property management team are incredibly experienced, we pride ourselves on our local knowledge, and also our ability to secure the best possible return for your investment. Most importantly, we make sure we provide realistic estimates, and prioritise making our clients feel as though we are not only providing an honest insight, but that we also have their best interests at heart.

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The Tenancy Process



Choosing the appropriate tenant for your property is paramount. Whilst the final decision is of course up to you, we will always endeavour to provide our best insights as to the best tenant to lease your property.

SELECTING THE RIGHT RENTER FOR YOUR PROPERTY.

Our process of selecting the right renter for your property is something we take very seriously. The effort which we put in at the start of the process ensures the best possible outcome for our Residential Rental Providers* and their valuable investment properties.
Our selection process follows a number of very strict guidelines.

1. Personal Inspections & Open inspections
Prospective renters interested in your property can make a personal appointment to view the property with a Property Manager or attend one of our regular opens. Appointments are available 6 days a week at a mutually beneficial time. We do not simply hold a half hour Open For Inspection once a week and expect interested renters to view the property only at that time. Most prospective renters work and cannot take time off only when it suits the Agent which means that good prospective tenants can be lost to your property.

2. Personal Meeting & Assessment of the Renter by a Property Manager
At the inspection, your Property Manager has the opportunity to speak with and make a judgment on the applicants. Your Property Manager records contact information of all prospective renters and their details are recorded into our data base. The keys to your valuable property are never handed to the prospective renter to inspect the property by themselves (as happens in some other offices.) Interested applicants for your property complete our detailed Application Form (available from our office or on-line) and are required to provide proof of income and identity plus copies of previous rental references. We are looking for evidence of stability, security, longevity and responsibility from all applicants.

3. The Checking Process
From the application we are able to check employment history, evidence of regular income, past rental history and personal references. We combine this information with the personal assessment of the Property Manager who conducted the inspection and form an opinion of the suitability of the prospective renter or your property. Our recommendations are then referred to you as the Residential Rental provider and your response sought. If the application is acceptable, we recommend a detailed credit check be carried out with a National Tenancy Data Base, following which the renters is contacted and advised of the outcome of their application.

We keep you informed throughout the entire process and make sure that you have a clear picture of the Renter. You can then be rest assured that the individual you approve to occupy your property will treat it with appropriate care and consideration.

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Management Fees

Our management fees accurately reflect the quality of service we provide when managing your property. Our fees and charges enable us to provide premium services to you and your renter, enabling us to streamline the investment property journey and maximise your return on investment.

WHEN CHOOSING AN AGENT TO MANAGE YOUR VALUABLE INVESTMENT PROPERTY... MAKE SURE YOU ARE COMPARING

APPLES WITH APPLES.

NOT



with



Some agents will initially quote you what seems like a lower management fee in order to get your business but then charge you hundreds of dollars a year in 'extra fees' which will in the end cost you much more than our 'All inclusive' Professional Management Fee.

Management Procedure	Finning Fn	Other Agent	Management Procedure	Finning Fn	Other Agent
Annual Rental Review	No Added Charge	Extra charge	Twice Yearly External Property Inspection	No Added Charge	Extra charge
VCAT rental notifications	No Added Charge	Extra charge	Managing Maintenance & Repairs	No Added Charge	Extra charge
Annual market Analysis	No Added Charge	Extra charge	Pro Advice on any Real Estate Matter	No Added Charge	Extra charge
Lease Renewal Renter Negotiation	No Added Charge	Extra charge	Payment of Authorised Invoice	No Added Charge	Extra charge
Regular Rental Statements	No Added Charge	Extra charge	Service of VCAT Notices when require	No Added Charge	Extra charge
EOFI Statements	No Added Charge	Extra charge	Contactable 24 Hours / 7 Days a Week	No Added Charge	Extra charge
Twice Yearly Internal Property Inspection	No Added Charge	Extra charge	Urgent After – Hours Maintenance response	No Added Charge	Extra charge

The 'Extra On-Going Fees' charged by other agents can run into hundreds of Dollars a year extra & make what may initially seem like a cheap management fee, many times more expensive than the professional all-inclusive fee from our company.

Please chat to us anytime about how our all inclusive package works for you to save you time, stress & money each & every year.

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Property Vacancies



Without doubt, one of the greatest sources of income loss to a *R.R.P is the rental forgone during the period a property is vacant between tenancies. This can result in the loss of hundreds of dollars of income to the R.R.P but this loss can be significantly reduced if the Agent is prepared to commence the process of finding a new renter as soon as they receive a Notice to Vacate from the outgoing renter.

Some agencies do not commence the marketing of an available rental property or start to show prospective renters through the property until the former renter has vacated and the property is empty. At Finning First National, we always seek the cooperation of the outgoing renter to enable us to market the upcoming availability of the property to prospective new renters at the earliest possible time. In the majority of cases the existing renters are happy to allow at least some inspections prior to them vacating and that way we often have an absolute minimum of time during which the property is vacant and thereby earning the R.R.P no rental income.

Consider that you own a property which is rented at **$400 per week**. If the property is vacant for as little as **3 weeks** in a year due to poor management of the tenancy changeover, the loss in rent received by you would be **$1251** which equates to almost **6% of your rental income**.

A less professional agent who charges you 4% or 5% (plus additional expenses) to manage your property but does not minimise the potential cost of the vacancy period may end up costing you far more than a more professional agent who may charge you a higher management fee but minimises any potential losses through vacancies due to the way in which your property is managed. At Finning First National we do everything possible to minimise R.R.P losses through any vacancy of their property and to maximise their income at all times.

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Rental Arrears

Understandably, one of the greatest worries which most R.R.P's have is the issue of their Renter failing to pay their rent on time and thereby falling into arrears.

The vast majority of Renters are genuine and honest and always pay their rent in accordance with the requirements of their rental agreement. It is a reality however that a handful of renters are tardy with their payments and in some cases personal circumstances lead to them falling behind in their rental payments.

Government legislation sets out firm guidelines on how an Agent can deal with rental arrears and at Finning First National we follow a strict procedure in relation to this issue which minimises any delays in pursuing overdue rental.

Our determined goal is to deal with all rental arrears as fast as possible in order to minimise any potential loss of rental income for our R.R.P's. The procedures we follow are:

A 3 day SMS or phone call reminder to advise the renter that their rent is overdue
A 5 day phone call to the Renter and a call to advise the R.R.P of the situation.
A 7 day reminder letter / email to the Renter
A 10 day letter / email of demand to the Renter
A "14 Days in Arrears Notice to Vacate" is formally served upon the Renter on the 15th day .

If the rental arrears are not rectified, the R.R.P's approval is sought to refer the matter to VCAT for a determination and order. The fee for an Application to be made to VCAT is $68.50 and in the event that we are required to represent the R.R.P and appear at a VCAT hearing, the cost of that attendance is $250 inclusive of GST*.

Our stringent screening and selection procedures ensure that the vast majority of our Renters do not present any significant arrears' problems and in almost all cases, the above procedures ensure that minor arrears issues are dealt with promptly and efficiently.

Some forms of R.R.P Insurance policies will actually cover R.R.P for unrecoverable rental arrears and your Property Manager can assist you with relevant information on the types of insurance available to you.

**VCAT fees are subject to change*

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FAQs

1. How do you establish my property's weekly rental value?
Our agents compile a Comparative Market Analysis (CMA) to establish the maximum rent achievable within the shortest possible time frame. The CMA takes into consideration the demand and current availability of competing properties and factors such as location and features.

2. Can I access my property while Renters are in place?
Yes. When there are Renters in place, we do have to respect their legal rights to peaceful enjoyment of the property, however, with the appropriate notice you are still able to access your property. If you would like to complete an inspection of the premises, we need to give the renters a minimum of 24 hours written notice, however, if you would like to attend to maintenance, or inspect major works, or repairs that have recently been completed, you are able to access the property with a minimum of 24 hours written notice to the Renter, which our agency can arrange on your behalf.

3. Do I really need landlord insurance?
We do recommend landlords take out relevant Landlord Insurance to protect against unexpected costs. Landlord insurance is a very specialised field, please don't assume your normal insurance will cover you for all you may need. If you have any questions with Landlord insurance please contact our team and we can put you in touch with experts in this space.

4. What happens if the Renter falls behind with their rental payments?
Our office has a zero-tolerance policy when it comes to rental arrears. Once a Renter has exceeded a 48-hour grace period to account for banking delays we begin our arrears procedure, issuing a text / phone call / email message reminding them of their obligations to always remain in advance with their payments and advising of the possible consequences for defaulting with payments.

5. Should I allow pets at my property?
By not considering applications from Renters with pets you are immediately eliminating a large number of prospective Renters. We understand that while you do not want to limit prospective Renters, your investment needs to be protected so if you are willing to consider applications from Renters with pets, we conduct additional 'pet checks' and request that strict additional terms of tenancy be adhered to. These additional terms relate to the management of their pet throughout the tenancy and the maintenance of your property's condition.

6. When do I receive payment of rent monies?
We will pay rent monies received by us to your nominated account within 72 hours, most times quicker than this.

6. How often are routine inspections carried out?
Upon initial signup of your new Renter in certain circumstances we can conduct a routine inspection at the 3 month mark of their rental agreement at your request. It is standard policy to conduct them 6 monthly and you have the option to attend.