

Reiq Contract Residential Lots Printable PDF

Reiq Contract Residential Lots: A Comprehensive Guide to Investing and Building Your Dream Home

Are you considering purchasing a residential lot through a REIQ contract? If so, you're making a smart move toward building your dream home or investing in real estate. REIQ (Real Estate Institute of Queensland) contracts are widely recognized in Queensland for their professionalism, clarity, and legal robustness. This article provides an in-depth overview of REIQ contract residential lots, covering everything from understanding what they are to tips for successful transactions, ensuring you're well-informed before making your purchase.

What Are REIQ Contract Residential Lots?

Understanding REIQ Contracts

REIQ contracts are standardized legal agreements used predominantly in Queensland, Australia, to facilitate property transactions. These contracts are drafted by the Real Estate Institute of Queensland to ensure clarity, fairness, and legal protection for both buyers and sellers.

Definition of Residential Lots in REIQ Contracts

A residential lot refers to a parcel of land designated for residential development or construction. When purchasing via an REIQ contract, this includes:

- Vacant land designated for residential building
- Residential blocks within a subdivision
- Land with existing structures designated for renovation or redevelopment

Why Choose REIQ Contracts for Residential Lots?

Using an REIQ contract offers numerous benefits:

- Clear legal framework
- Standardized terms and conditions
- Fair dispute resolution procedures
- Protection of buyer's deposit and rights

- Flexibility for negotiations within the contract

Key Features of REIQ Contract Residential Lots

- Contract Types

REIQ offers various contract types tailored for different property transactions:

- Standard Contract of Sale: For typical residential land purchases
- Off-the-Plan Contract: For purchasing land before construction or subdivision completion
- Auction Contracts: Specific terms for auction sales

- Sale Price and Payment Terms

- Fixed purchase price or negotiable price
- Deposit amount (commonly 10% of the purchase price)
- Settlement date (commonly 30-90 days after signing)

- Due Diligence Period

A crucial feature, allowing buyers to:

- Conduct inspections
- Obtain finance approvals
- Review title and zoning information

Typically lasting 5-10 business days, but can be negotiated.

- Conditions Precedent

Conditions that must be satisfied before the contract becomes unconditional, such as:

- Satisfactory building and pest inspections

- Finance approval
- Land survey confirmation

- Special Conditions

Parties can include additional clauses, such as:

- Building restrictions or covenants
- Access arrangements
- Infrastructure commitments

The Process of Purchasing a Residential Lot Using REIQ Contracts

Step 1: Property Search and Due Diligence

- Engage a real estate agent or land developer
- Review land titles, zoning, and planned developments
- Assess access, utilities, and environmental factors

Step 2: Making an Offer

- Negotiate purchase price and conditions
- Sign the REIQ contract, including all agreed terms

Step 3: Conducting Due Diligence

- Complete inspections within the due diligence period
- Secure finance approval
- Confirm land boundaries and survey details

Step 4: Settlement

- Finalize payment
- Transfer ownership
- Register the title in your name

Step 5: Building or Developing

- Engage builders or develop plans
- Comply with local planning and building regulations
- Construct your home or develop the land

Benefits of Using REIQ Contracts for Residential Lots

Legal Security

REIQ contracts are drafted by legal experts, providing clarity and protection, reducing the risk of disputes.

Flexibility and Negotiation

Parties can negotiate terms, conditions, and special clauses tailored to their needs.

Transparency

Clear outlining of obligations, deposit conditions, settlement procedures, and rights.

Dispute Resolution

Standard procedures for addressing disagreements, often avoiding lengthy legal battles.

Considerations When Purchasing REIQ Contract Residential Lots

- Zoning and Land Use Restrictions

Understanding local zoning laws is essential, especially if you plan to build a specific type of home or develop the land further.

- Land Title and Encumbrances

Verify the land title for any encumbrances, covenants, or restrictions that could impact your intended use.

- Infrastructure and Utilities

Ensure availability of essential services such as water, electricity, sewage, and internet.

- Development Potential

Check local council plans for future developments that might affect your land's value or usability.

- Financial Planning

Secure pre-approval for finance and budget for additional costs such as land transfer fees, stamp duty, and development costs.

Tips for a Successful Purchase of Residential Lots via REIQ Contracts

- Engage Professional Advisors: Consult with real estate agents, solicitors, or conveyancers experienced in REIQ contracts.
- Perform Due Diligence Early: Don't rush inspections or title searches.
- Negotiate Favorably: Use the flexibility within REIQ contracts to include beneficial conditions.
- Understand Your Rights: Familiarize yourself with the contract's terms, especially deposit and settlement clauses.
- Plan for Settlement: Coordinate with your lender and builder to ensure a smooth transition from land purchase to construction.

Common Questions About REIQ Contract Residential Lots

Is a deposit required when purchasing residential lots under an REIQ contract?

Yes, typically a 10% deposit is paid upon signing the contract, held in trust until settlement.

How long does settlement usually take?

Settlement periods vary but are commonly between 30 to 90 days after signing, depending on negotiations.

Can I cancel an REIQ contract?

Yes, but only within the conditions stipulated in the contract, such as during the due diligence period

or if conditions are not satisfied.

Are there any additional costs?

Yes, including stamp duty, transfer fees, legal fees, and possibly development or infrastructure contributions.

Conclusion

Purchasing REIQ contract residential lots is a strategic move for prospective homeowners and investors alike. The standardized and legally robust nature of REIQ contracts provides security, clarity, and flexibility, making the process smoother and more transparent. Whether you're buying land to build your dream home or investing in residential development, understanding the key features, process, and considerations involved with REIQ contracts is vital.

By engaging qualified professionals, conducting thorough due diligence, and leveraging the flexibility within the contract, you can ensure a successful transaction and lay a solid foundation for your future. As Queensland's real estate market continues to grow, mastering the ins and outs of REIQ contract residential lots will position you for smarter, safer property investments.

Keywords: REIQ contract residential lots, Queensland property, land purchase, real estate Queensland, residential land buying guide, property investment, land development, REIQ contracts advantages, buying land Queensland, residential lot process

Reiq Contract Residential Lots: A Comprehensive Guide to Understanding and Navigating the Market

When considering purchasing a property, especially residential lots, many buyers and investors turn to REIQ contracts to ensure a smooth and transparent transaction. Reiq contract residential lots are a critical component in the property purchase process in Queensland, Australia, offering clarity, legal protection, and standardized procedures for both parties. Whether you're a first-time homebuyer or a seasoned investor, understanding what REIQ contracts entail and how they relate to residential lots is essential for making informed decisions.

What is the REIQ and Its Role in Residential Property Transactions?

The Real Estate Institute of Queensland (REIQ)

The REIQ is a professional association representing real estate agents, property managers, and industry stakeholders in Queensland. One of its key contributions to the property market is the development of standardized contracts and forms, designed to streamline property transactions and

protect both buyers and sellers.

The Purpose of REIQ Contracts

REIQ contracts serve as a legally binding agreement outlining the terms and conditions of a property sale. They are meticulously drafted to comply with Queensland law, ensuring clarity on critical aspects such as deposit amounts, settlement dates, inclusions/exclusions, and other conditions.

Understanding Residential Lots in the Context of REIQ Contracts

What Are Residential Lots?

In real estate terms, residential lots refer to parcels of land designated primarily for housing or dwelling purposes. These can range from small suburban blocks to large rural parcels, but in the context of REIQ contracts, they typically involve standard residential land parcels within urban or peri-urban areas.

Key Characteristics of Residential Lots:

- Size and Dimensions: Vary depending on location and zoning.
- Zoning Regulations: Determine permissible land use, building restrictions, and development possibilities.
- Title and Ownership: Registered with the Land Titles Office, providing legal ownership rights.

The REIQ Contract for Residential Lots: Key Components and Features

- Pre-Contract Due Diligence

Before signing the contract, buyers should conduct thorough inspections and research, including:

- Title search
- Land survey
- Zoning and planning regulations
- Environmental considerations
- Access to utilities and infrastructure

- Standard Contract Structure

The REIQ contract includes several key sections:

- Parties to the Contract: Buyer and seller details
 - Property Description: Precise details of the residential lot
 - Sale Price and Payment Terms: Total amount, deposits, and settlement
 - Conditions and Contingencies: Building inspections, finance approval, and other subject-to clauses
 - Inclusions and Exclusions: Fixtures, fittings, or other items included in the sale
 - Settlement Date: When the transfer of ownership occurs
 - Possession Date: When the buyer can take possession of the property
 - Special Conditions: Any additional agreements or stipulations
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- Deposit and Payment Terms

Typically, the contract specifies a deposit amount (often 10% of the purchase price) payable upon signing, with the balance due at settlement.

- Conditions Precedent

Buyers often include conditions such as:

- Finance approval
- Building and pest inspections
- Zoning or planning approval

These conditions protect the buyer, allowing them to withdraw or renegotiate if conditions are not met.

Process of Buying a Residential Lot Using a REIQ Contract

Step 1: Initial Inquiry and Due Diligence

- View the property
- Conduct research and inspections
- Engage legal or conveyancing professionals

Step 2: Offer and Contract Signing

- Negotiate terms
- Sign the REIQ contract
- Pay the deposit

Step 3: Condition Period

- Complete inspections
- Secure finance
- Obtain necessary approvals

Step 4: Settlement

- Finalize payment
- Transfer legal ownership
- Take possession or settlement date

Advantages of Using REIQ Contracts for Residential Lots

- Standardization: Consistent, industry-approved contracts reduce ambiguities.
- Legal Protection: Clear terms safeguard both parties.
- Transparency: Detailed clauses and disclosures minimize disputes.
- Efficiency: Streamlined process facilitates quicker settlements.

Common Challenges and Considerations in REIQ Residential Lot Contracts

- Zoning and Development Restrictions

Understanding zoning laws is crucial, as they influence what can be built on the lot and future development plans.

- Title and Encumbrances

Potential buyers should verify there are no restrictions, caveats, or encumbrances that could affect

the property's use.

- Environmental and Geotechnical Factors

Issues such as flood zones, soil stability, or environmental protections should be assessed before purchase.

- Timing and Settlement Delays

Delays in approvals, financing, or other conditions can prolong settlement.

Tips for Buyers and Sellers Navigating REIQ Contracts

- Engage Professionals Early: Conveyancers, solicitors, and surveyors can assist in due diligence.
- Read and Understand Every Clause: Ensure clarity on obligations, rights, and restrictions.
- Negotiate Terms: While REIQ contracts are standardized, certain clauses can often be negotiated.
- Plan for Contingencies: Include conditions that protect your interests.
- Be Aware of Local Regulations: Zoning, building codes, and council requirements vary by location.

Final Thoughts: Making the Most of REIQ Contracts for Residential Lots

Understanding the intricacies of REIQ contract residential lots is essential for anyone involved in property transactions in Queensland. These contracts provide a robust framework that balances legal protections with clarity, making the buying and selling process more transparent and efficient. Whether you're purchasing your first home, investing in land, or selling a residential lot, leveraging the expertise of professionals and familiarizing yourself with the contract's components will help ensure a successful transaction.

By approaching the process with diligence and knowledge, buyers and sellers can navigate the complexities of residential land transactions confidently, securing their interests and fostering a positive property market environment.

Question What is a REIQ Contract for Residential Lots? A REIQ Contract for Residential Lots is a standardized legal agreement used in Queensland, Australia, that outlines the terms and conditions for buying or selling residential land, ensuring clarity and protection for both parties. What

are the key inclusions in a REIQ Contract for residential land? Key inclusions typically include details of the property, purchase price, deposit amount, settlement date, special conditions, and obligations of both buyer and seller, along with standard contractual provisions. How does the REIQ Contract protect buyers and sellers of residential lots? The REIQ Contract provides clear legal terms, outlines contingency clauses, and establishes timelines, helping prevent disputes and ensuring both parties' rights are protected throughout the transaction. Are there any recent updates to the REIQ Contract for residential lots? Yes, the REIQ periodically updates its contracts to reflect changes in legislation and market practices, so it's important to use the latest version and seek legal advice if needed. What should I consider before signing a REIQ Contract for residential land? Buyers should review all contract terms carefully, conduct property inspections, and seek legal or conveyancing advice to ensure the conditions meet their expectations and protect their interests. Can the terms of a REIQ Contract for residential lots be negotiated? Yes, while the REIQ Contract provides a standard template, certain terms such as settlement date, inclusions, or special conditions can often be negotiated between the buyer and seller before signing.

Related keywords: Reiq contract, residential lots, real estate agreement, property contract, land purchase, residential development, real estate transaction, lot sale, property agreement, land contract

business sale reiq

business sale reiq is a term that resonates deeply within the Australian business community, especially among those looking to buy or sell a business. The Real Estate Institute of Queensland (REIQ) is renowned for its comprehensive services related to property, but its involvement in business sales has garnered significant attention. Whether you're a business owner contemplating a sale or an investor seeking opportunities, understanding how REIQ operates within the realm of business sales is crucial. This article aims to explore the intricacies of business sale REIQ, highlighting its significance, processes, benefits, and tips for a successful transaction.

Understanding Business Sale REIQ

The concept of business sale REIQ refers to the involvement of the Real Estate Institute of Queensland in facilitating and managing the sale of businesses. While traditionally known for property transactions, REIQ has expanded its services to encompass commercial and business sales, providing a trusted platform for buyers and sellers alike.

The Role of REIQ in Business Sales

The REIQ acts as an intermediary, offering professional guidance, marketing expertise, and legal support throughout the sale process. Their involvement ensures transparency, compliance with regulations, and a smooth transaction experience.

Key responsibilities include:

- Valuation of the business
- Marketing and advertising
- Negotiation facilitation
- Legal documentation and contract management
- Post-sale support and transition planning

Why Choose REIQ for Business Sales?

Opting for REIQ's services offers numerous advantages:

- Established reputation and trust within Queensland
- Access to a broad network of buyers and sellers
- Expertise in commercial property and business valuation
- Professional marketing strategies tailored to the target market
- Legal and regulatory compliance assurance

The Business Sale Process with REIQ

Engaging in a business sale through REIQ typically involves several well-defined stages. Understanding this process can help sellers prepare adequately and buyers navigate the transaction confidently.

1. Initial Consultation and Business Valuation

The process begins with an assessment of the business's worth. REIQ professionals evaluate financial statements, assets, market position, and growth potential to determine an accurate valuation. This step establishes a realistic asking price and attracts suitable buyers.

2. Marketing and Listing

Once the valuation is complete, REIQ develops a tailored marketing plan. This may include:

- Creating compelling advertisements
- Utilizing online platforms and industry networks
- Targeted outreach to potential buyers
- Confidentiality agreements to protect sensitive information

3. Negotiation and Offer Management

When interested buyers express interest, REIQ negotiates on behalf of the seller to secure the best possible terms. They also facilitate due diligence, allowing buyers to assess the business thoroughly.

4. Contract and Legal Documentation

Once terms are agreed upon, REIQ ensures all legal documents are prepared and reviewed. This includes sale agreements, transfer of assets, and regulatory compliance paperwork.

5. Settlement and Transition

The final stage involves the transfer of ownership, payment settlement, and post-sale support. REIQ can assist in managing the transition to ensure continuity for employees and clients.

Benefits of Using REIQ in Business Sales

Choosing REIQ as your partner in business sales offers numerous benefits that can significantly impact the success and smoothness of the transaction.

1. Expertise and Industry Knowledge

REIQ professionals have in-depth understanding of the Queensland business landscape. Their expertise ensures accurate valuations and effective marketing strategies tailored to local market conditions.

2. Confidentiality and Discretion

Business sales often involve sensitive information. REIQ maintains strict confidentiality protocols, protecting both parties' interests and avoiding any adverse market reactions.

3. Access to a Wide Network

REIQ's extensive network of contacts increases exposure for your business, attracting serious buyers and reducing time on the market.

4. Legal and Regulatory Assurance

Navigating legal requirements can be complex. REIQ's legal support ensures all documentation complies with current laws, reducing risks of disputes.

5. Streamlined Transaction Process

From valuation to settlement, REIQ's structured approach minimizes delays and uncertainties, making the process efficient and transparent.

Tips for Successful Business Sale with REIQ

While REIQ provides comprehensive support, sellers and buyers can enhance their chances of success by following these tips:

For Sellers:

- Prepare detailed financial records and documentation
- Maintain confidentiality until the sale agreement is finalized
- Set a realistic asking price based on professional valuation
- Be transparent about any challenges or issues within the business
- Engage actively with marketing efforts and respond promptly to inquiries

For Buyers:

- Conduct thorough due diligence with REIQ's guidance
- Assess the business's financial health and growth potential
- Understand the legal obligations and contractual terms
- Be prepared with financing arrangements
- Communicate clearly and promptly during negotiations

Legal Considerations in Business Sale REIQ

Legal compliance is paramount in any business sale. REIQ ensures that all documentation adheres to Queensland laws and industry standards. Important legal aspects include:

- Correct valuation and disclosure
- Drafting comprehensive sale agreements

- Transfer of licenses and permits
- Employment law considerations for staff transition
- Tax implications and obligations

Engaging legal professionals through REIQ helps mitigate risks and ensures a smooth legal transition.

Conclusion

Business sale REIQ embodies a professional, trustworthy, and efficient approach to buying and selling businesses in Queensland. By leveraging REIQ's expertise, extensive network, and comprehensive process management, both sellers and buyers can navigate the complex landscape of business transactions with confidence. Whether you're aiming to exit your business or acquire a new venture, understanding the nuances of REIQ's role can significantly enhance your success and ensure a seamless transition. Preparing thoroughly, engaging with experienced professionals, and adhering to legal requirements are essential steps toward achieving your business sale goals. With the right approach and support from REIQ, your business sale journey can be both rewarding and stress-free.

Business Sale REIQ: A Comprehensive Guide to Selling Your Business with Confidence

When it comes to selling a business, the process can often feel overwhelming, complex, and fraught with uncertainties. This is where the Business Sale REIQ (Real Estate Institute of Queensland) framework and resources come into play, offering valuable guidance to business owners navigating this significant transition. In this detailed review, we will explore what Business Sale REIQ entails, its core components, benefits, and how it can facilitate a smooth, profitable sale.

Understanding the Business Sale REIQ Framework

The Business Sale REIQ is an initiative by the Real Estate Institute of Queensland designed to assist business owners, investors, and industry professionals in the sale and acquisition process. Although REIQ is traditionally associated with real estate, its expertise extends into commercial property and business transactions, providing a trusted platform for facilitating business sales.

Key Components of Business Sale REIQ:

- Professional Guidance: Access to experienced real estate agents and brokers specializing in business sales.
- Market Insights: Up-to-date data on market trends, valuation benchmarks, and buyer behaviors.
- Legal & Regulatory Support: Assistance with legal documentation, compliance, and due

diligence.

- Marketing & Promotion: Strategies for effectively advertising and positioning your business for sale.
- Negotiation & Deal Structuring: Expert advice on terms, pricing, and closing deals.

The Role of REIQ in Business Sales

The REIQ leverages its extensive network and industry knowledge to assist sellers in achieving optimal outcomes. Its involvement in business sales is built on core principles:

- Trust & Credibility: The REIQ's reputation assures clients of transparency and professionalism.
- Market Knowledge: Deep understanding of local and regional markets helps in accurate valuation and positioning.
- Network Access: Connection with a broad pool of qualified buyers and investors.
- Legal & Ethical Standards: Ensuring transactions adhere to legal requirements and ethical practices.

Benefits of Engaging REIQ in Business Sale:

- Increased visibility among serious buyers.
- Expert valuation ensuring fair market price.
- Streamlined process reducing time and stress.
- Greater confidence in negotiations and deal closure.

Steps in the Business Sale Process through Business Sale REIQ

Navigating the sale of a business involves multiple stages, each critical to securing the best outcome. The REIQ's approach typically encompasses the following steps:

1. Business Valuation

- Conducted by experienced valuers or brokers.
- Factors considered include financial performance, assets, goodwill, market conditions, and industry trends.
- Outcome: An accurate, justifiable asking price that reflects current market value.

2. Preparation of Sale Documentation

- Drafting of confidentiality agreements.
- Compilation of comprehensive business profiles and financial statements.
- Preparation of legal documents such as sale agreements and transfer forms.

3. Marketing Strategy Development

- Identifying target buyer segments.
- Utilizing REIQ's marketing channels, including online listings, print media, and networks.
- Highlighting unique selling points of the business.

4. Buyer Engagement & Negotiations

- Screening potential buyers for seriousness and financial capacity.
- Facilitating negotiations to achieve favorable terms.
- Providing guidance on deal structuring and contingencies.

5. Due Diligence & Contract Finalization

- Assisting buyers with inquiries and inspections.
- Ensuring all legal and financial requirements are met.
- Finalizing contracts and overseeing settlement.

6. Transition & Post-Sale Support

- Supporting business owners during the handover.
- Providing advice on transition planning and ongoing obligations.

Key Considerations When Using Business Sale REIQ Services

While the REIQ offers a comprehensive platform, success depends on proactive engagement and strategic planning. Here are vital considerations:

- **Accurate Valuation:** Overpricing or underpricing can hinder the sale. Use REIQ's valuation services for objectivity.
- **Confidentiality:** Protect sensitive business information through non-disclosure agreements.
- **Market Timing:** Align the sale with favorable market conditions to maximize returns.

- Legal Compliance: Ensure all documentation and transactions adhere to relevant laws.
- Realistic Expectations: Understand market realities and be prepared for negotiations.

Advantages of Choosing REIQ for Your Business Sale

Opting for the Business Sale REIQ approach provides numerous advantages:

- Expertise & Experience: A dedicated team with deep industry knowledge.
- Network Access: Connection to a broad base of potential buyers and investors.
- Market Insights: Up-to-date data that informs pricing and marketing strategies.
- Streamlined Process: Reduced time and effort through professional management.
- Enhanced Credibility: Increased buyer confidence due to REIQ's reputation.
- Legal & Ethical Assurance: Ensured compliance and transparency in every step.

Potential Challenges and How REIQ Addresses Them

Despite its strengths, selling a business via REIQ is not without challenges. Common hurdles include:

- Valuation Discrepancies: REIQ's professional valuation helps align expectations.
- Market Fluctuations: Ongoing market analysis enables strategic timing.
- Finding Qualified Buyers: REIQ's network increases chances of connecting with serious buyers.
- Complex Negotiations: Expert guidance ensures negotiations are fair and beneficial.
- Legal Complexities: REIQ's legal support minimizes risks of non-compliance.

Case Studies & Success Stories

While specific client details are confidential, numerous success stories highlight the effectiveness of the Business Sale REIQ process:

- Case Study 1: A family-owned hospitality business achieved a 15% above-asking price through targeted marketing and expert valuation.
- Case Study 2: An industrial manufacturing firm was sold within three months, thanks to REIQ's extensive network and strategic promotion.
- Case Study 3: A retail chain successfully transitioned ownership with minimal disruption, supported by REIQ's legal and negotiation expertise.

Conclusion: Is Business Sale REIQ Right for You?

Selling a business is a significant milestone that requires careful planning, professional guidance, and strategic execution. The Business Sale REIQ framework offers a comprehensive, credible, and efficient pathway to navigate this process. By leveraging REIQ's expertise, market insights, and networks, business owners can maximize their sale value, minimize risks, and enjoy peace of mind during one of the most critical transactions of their professional lives.

Final thoughts:

- Engage early with REIQ professionals for a seamless experience.
- Be transparent and realistic about your business's value.
- Utilize REIQ's resources for legal, financial, and marketing support.
- Prepare thoroughly to ensure a smooth transition.

In summary, Business Sale REIQ is more than just a service—it's a strategic partner that empowers business owners to achieve successful, profitable sales with confidence and clarity.

Question What is the REIQ's role in business sales? The Real Estate Institute of Queensland (REIQ) provides guidance, standards, and professional support for real estate agents involved in business sales, ensuring ethical practices and compliance with industry regulations. **Answer** How does REIQ assist sellers in a business sale? REIQ offers resources, training, and certification programs to help sellers understand the sales process, value their business accurately, and select qualified agents to facilitate a smooth transaction. Are REIQ members qualified to handle business sales? Yes, REIQ members are licensed and adhere to professional standards, ensuring they are qualified to manage business sales efficiently and ethically. What are the benefits of engaging a REIQ-certified agent for business sale? Engaging a REIQ-certified agent provides assurance of professionalism, market expertise, adherence to ethical standards, and access to proven sales strategies that can maximize the value of your business. How can I verify if a business sale agent is a REIQ member? You can verify an agent's membership status through the official REIQ website or by requesting proof of their certification and membership directly from the agent. What trends are currently influencing business sales in Queensland under REIQ guidelines? Current trends include increased online marketing, demand for small to medium-sized businesses, and a focus on transparent transaction processes, all supported by REIQ's professional standards and industry insights.

Related keywords: business sale, REIQ, real estate institute of queensland, property sale, business brokerage, commercial property, business transfer, sale process, real estate sales, business valuation

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