



**DAVID HAYWARD**  
**Company Director**  
**Valuer**

**Professional:  
Qualifications**

Associate of Australian Property Institute.  
Registered Valuer No. 3146 Certified Practising Valuer  
Approved to value all categories of real estate.

Associate Diploma  
Valuation of Real Estate  
Sydney Technical College, NSW.

**Professional  
Background**

David has been a director and senior valuer with Macquarie Bell for since its inception nearly six years ago. Previously he was employed by the Commonwealth Bank for a period of 17 years specialising as a valuer for nine years in the Property Valuation Services Division.

David's expertise extends across a broad spectrum of valuation categories, including such as:

- \* Commercial / Industrial
- \* Prestigious Residential
- \* Land Subdivisions: Residential/ Industrial
- \* Residential: Standard and Medium Density
- \* Schools and Churches
- \* Rent Rolls

**Specialist Skills/Responsibilities:**

- \* Assessment of construction loans/valuations for large-scale developments e.g. medium density residential projects, commercial and industrial developments, land subdivisions.
- \* Advice to lenders regarding 'work out' strategy to determine 'write off' provisions/minimise losses.
- \* Broad knowledge of valuation principles of specialised properties, e.g. schools and rent rolls.
- \* Determination of project viability and 'take out' provisions as required by lenders
- \* Assessment of progress claims and value of 'work in position' during construction phase.