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EXPERTS WHEN BUYING OR BUILDING

The Buying Process

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BUYING — HOW TO BUY & MOVING IN

CHOOSING — MAKING THE DECISION

CHECKING — PREPARING TO BUY

11 — SETTLEMENT AND MOVE IN
- insurance (contents, fire & peril)
- pay remaining 90%

10 — PLAN TO MOVE IN
- urgent repairs & redecoration
- removalist
- services (phone, gas & electricity)

9 — EXCHANGE OF CONTRACTS
- 10% deposit

8 — LEGAL CHECKS & REQUIREMENTS
- All pre-contract enquiries
- Negotiate contract conditions & mortgages

7 — FORMAL LOAN APPLICATION & APPROVAL
- loan approval

6 — CHECK CONDITION OF PROPERTY
- Property Inspection • Timber Pest inspection • roof inspection • strata records inspection (for units , townhouses)

5 — CHOOSE A PROPERTY
- Talk to your local agent
- See how to buy at auction

If property or contract unsatisfactory

4 — START LOOKING
- Select solicitor or conveyancer

3 — INVESTIGATE & ARRANGE PROVISIONAL FINANCE
- Sources of finance

2 — SAVE DEPOSIT
- Plan budgets & saving program

1 — PLAN & RESEARCH (START HERE)
- Where, what & when to buy
- Costs of buying • Saving strategies
- How to get loan

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