

BUYING A PROPERTY?

A Quick Guide for Purchasers in NSW

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1. BEFORE YOU MAKE AN OFFER



- Research the local market
- Inspect multiple properties
- Compare recent sales in the area

2. LOAN APPROVAL

- Ensure you have pre-approval or unconditional loan approval
- Understand your borrowing power
- Understand the costs involved in the purchase



3. ENGAGE A CONVEYANCER

- Review the Contract of Sale and its disclosures
- Identify easements, zoning and restrictions that may apply to the land
- Negotiate terms and conditions of contract with the vendor



4. COMPLETE YOUR DUE DILIGENCE

- Building & Pest Report for house purchase
- Strata Inspection Report for unit purchase
- Survey report if necessary



5. PURCHASE PROCESS

- Exchange - deposit paid, contract signed and dated Cooling off period may apply in which to complete your due diligence
- Sign all documents including loan docs, Verification of Identity completed
- Final Inspection completed before settlement
- Settlement completed - collect keys



6. CHECKLIST

- Research the market
- Unconditional loan approval in place
- Understand costs incurred
- Contract reviewed & negotiated
- Due diligence completed
- Sign contract
- Pay deposit
- Proceed to exchange



Contact us for your **FREE 15 minute consultation**
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***Disclaimer:** This brochure is general information only and does not constitute legal advice. Seek legal advice before signing any documents or before proceeding to exchange of contracts.