



Purchasing a Property Guide

CONVEYANCER

PURCHASER

Starting Point

Find a Banker or Broker to obtain advice, assess your circumstances, provide you with a price guide and assist you with obtaining a pre-approval.

Finding a Property

Find a house and make an offer.
Have the marketing Contract reviewed by your Conveyancer.
Offer Accepted.
Agent sends out sales advice.
Arrange pest and building inspections.
Start the process of progressing your finance to unconditional approval. Conveyancer will receive and review the final Contract.

Finance

Unconditional Loan application should be submitted

Signing Contracts

Have a consultation with your Conveyancer to discuss the terms of the contract and any negotiations prior to signing.

Exchange with a Cooling off period

If exchanging under a cooling off period, pay a 0.25% deposit to agent

Unconditional Exchange of Contracts

Make sure you have unconditional finance approval and have completed all pre-purchase enquiries.
Pay remainder of the deposit to the agent

Post exchange

Your Conveyancer will do their due diligence searches and enquiries on the property and advise you and provide any requirements of your financier.
House insurance should be organised to be effective from the date of settlement
Sign loan documents

Prior to settlement

Settlement statements will be issued
Arrange a final inspection of the property

Settlement Day

Settlement will take place electronically via PEXA
Pick up the keys to your new home from the Real Estate