



Our experienced team is available to assist and guide you through every stage of the buying process, from start to finish!

We have prepared the following list to help you get started and to give an overview of the buying process, however please feel welcome to talk to us or ask for additional information at any time.

1. Be prepared

Speak with your financier or an NSW Lending specialist to determine your budget and arrange the best loan to suit your needs. Make sure that you're ready to act when you find the right property!

2. Plan your purchase

Prepare a short list of preferred areas that suit your lifestyle or investment objectives, as well as a list of essential property features and desirable extras. Keep in mind that most buyers end up making some sort of compromise, so having a planned approach and focusing on what's really important will help you to make the best decision.

3. Know the market

Inspect as many properties as possible in your preferred area to get a feel for market prices. You can increase your market knowledge by researching recent selling prices using the Recent Sales and Suburb Profiles section of our website, or by purchasing reports from property information providers such as RPData.

4. Seek expert advice

Develop a relationship with an NSW Real Estate Sales Agent. We welcome the opportunity to assist you with your search, as well as being able to offer additional advice and alerting you to new listings before they reach the media.

5. Understand your rights

Obtain a copy of the Office of Fair Trading's "Buying or selling a home" factsheet to better understand your rights as a buyer. If you're planning on bidding at auction, we recommend you read the Office of Fair Trading's 'Bidder's Guide' before you attend the auction.

6. Check the sales contract

When you find a property that suits your requirements, ask your agent to send a copy of the sale contract to your solicitor or conveyancer.

7. Arrange Building & Pest Inspections

We recommend that you arrange a building and pest inspection to make you aware of any major defects and pest concerns eg: structural defects or termite activity.

8. Submit your proposal to purchase

Following your solicitors or conveyancers advice on the sale contract, and taking into consideration the building and pest reports, you are now able to make an informed decision to proceed with a proposal to purchase the property through the agent.

9. Exchange Contracts

Once negotiations have been finalised, you will be required to sign the sale contract and pay a 10% deposit which will be held in trust until settlement. The vendor will sign their copy of the sale contract, and the solicitor/conveyancer or agent will 'exchange' the contracts. Note: It's important to be aware that up until the 'exchange' has taken place, agents are legally obliged to submit all proposals from other buyers to the vendor, and there is a risk that the property could be sold to someone else.

10. Settlement

On settlement day, your solicitor or conveyancer may request that you have a pre-settlement inspection before settlement takes place. This is to ensure that the property is in the same condition as when you last inspected it and that all the inclusions are as per the contract you signed.