Information for Purchasers

- Find out your borrowing capacity from banks and financial institutions
- Compare lender interest rates, redraw facilities and extra repayments that can save you money
- Choose the area you want to live and research details of recent sales in that area
- Research properties online, newspaper advertisements and/or agents in the area
- **Choose a lender and obtain pre-approval for a loan**
- **When you find a property ask for a contract and refer it to Conveyancing at Pittwater to check and advise before signing.**
- Conduct at least two inspections at different times of the day
- Check the aspect of the building to ensure you receive sunlight at the times of your choosing.
- Research council and water rates (and if applicable Strata/Community levies)
- Check the sewerage diagram to ensure all connections are shown
- Once you have negotiated a purchase you can pay a non-binding holding deposit as evidence of good faith, but again please do not sign the Contract until you have spoken to Conveyancing at Pittwater
- Contact Conveyancing at Pittwater and advise them that you have offer and acceptance
- Advise your lender of the purchase.
- When the finance is approved, Conveyancing at Pittwater can assist you to arrange the necessary searches and reports prior to exchanging contracts
- Organise house/contents insurance to protect the property and to satisfy your lender.
- Arrange to sign mortgage documents and satisfy the mortgagee's requirements
- Find out contract completion time
- Book a removalist
- Notify change of address- RTA, car insurer, medical fund, union or association, electoral roll
- Organise for post office to re-direct other mail
- Arrange power and phone connections, newspaper delivery and house contents insurance
- Conveyancing at Pittwater will ask you for the stamp duty before settlement
- Conduct a final inspection prior to settlement
- Collect the keys from the agent and enjoy

Buying at Auction

- Decide on a definite upper dollar limit you are prepared to bid
- Conduct a house inspection
- Ask Conveyancing at Pittwater to check legal documents
- Organise a cheque for the deposit
- Obtain finance approval
- Bid for the property with confidence and authority
- Be prepared to exchange the contract (please note this contract is binding on the Purchaser once signed on the day of any auction)

Conveyancing at Pittwater

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