



A Quick Guide to Buying a Home



Natalie leads the dynamic @ Real Estate team by example, dedicated to personal and individualized service. Sellers love her determination and ability to leave no stone unturned. Positive and energetic by nature Natalie's love of real estate and the Capricorn Coast is contagious.



Jodi continually goes the extra mile for her valued clients. Taking on only a hand full of listing at a time to give them her full attention and get to know all of her clients on a personal level thanks to her magnetic personality. Jodi is a wealth of knowledge with over 10 years' experience in real estate





Emma's energy and enthusiasm is matched by her dedication. Armed with an extensive knowledge of the Capricorn Coast and the local property market, online marketing and social media expertise and an amazing ability to remain cool and calm under pressure.

This dynamic sales team appreciate just how lucky they are to live and work on the beautiful and fast-growing Capricorn Coast. Over half the homes @ Real Estate sell are for full list price or more in the last twelve months to September 2018.

@ Real Estates is committed to helping their valued clients achieve their dreams and providing the highest standard of service to all of its clients, and the local community.

Natalie Gesler, Jodi Schofield, Emma Parry, Narissa Lewis and Troy Gesler are all proud to be part of the @ Real Estate Yeppoon success and enjoy living in a tropical paradise.



Buying

Buying tips

Buying any property is an exciting time, not only are you purchasing an awesome asset but often buying signifies the move toward the next chapter in your life. The team @ Real Estate will give you the personalised attention you deserve and help you take control of your future, armed with an advanced range of resources, tools and technology all designed to help you find the perfect property, and make the process as easy and enjoyable as possible.

In our experience there are a few simple steps you can follow to secure your future. Remember the team at @ Real Estate will be here to help you every step of the way.



Get the Right Advice

It is extremely important you have a team of reliable professionals on your side and you communicate your intentions clearly with them, true professionals will genuinely want to help you achieve your goals, are easy to work with and bright. Your team should include;

A personal Property Consultant:

A Real Estate Agent that understands what you are looking for and will stop at nothing to find the right property for you.

An amazing Accountant:

A good accountant is worth their weight in gold, and then some. If you intend to buy property to sell or rent, you need to consult your accountant first. You do not want to be paying extra taxes that could have been avoided.

A sassy Solicitor:

It is also important to consult your solicitor before signing a contract. A good solicitor will help guide you through the purchasing process and much more.

An experienced Lending Manager or Mortgage Broker:

They will be able to suggest finance options to make your dreams reality and potentially save you money.

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*** Remember communication is the key to any good relationship. ***

It is best practice to meet with your Mortgage Broker or Bank Manager, to establish your maximum purchase price as well as the level of finance you are comfortable with.



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Research

Get to know the areas you are interested in. You may find our suburb profiles on our @ Real Estate Website to be a great starting point. Walk, run or ride around the areas you are interested in, you will see so much more at the slower pace. You never know you might even find your dream home. Remember if you find a property you are interested in, please contact us, even if it is not currently for sale or listed with an agent as we may still be able to show you though that property or something similar.

Search

Find a Real Estate Agent who takes the time to fully understand what you are looking for and work with them to find your ideal property. Alternatively, you may like to search online, to ensure a more efficient search process use specific search filters. When you find a property, you're interested in contact your agent to arrange an inspection.



Inspections

When inspecting a property take your time and have a good look around. Ask your agent any questions you might have.

Negotiation

There are many negotiation strategies out there, a small few are effective, while most just waste the buyer and sellers time and send everyone involved on an emotional roller coaster, some will even result in you paying more. We have found our best success by following these simple steps;

1. Do your research and work out your budget, so you know how much you can afford to pay.
2. Take a step back and remember why you are buying, is it investment or personal.
3. Consider the seller's situation.
4. Look for a win, win for everyone. What can you offer to help the seller achieve their goal? You might have enough funds to make a cash offer, so the seller knows they don't have the risk of you not gaining finance. Or maybe you could offer a larger deposit to show you are keen & demonstrate you have some money behind you, maybe a shorter or longer settlement time would benefit the seller.
5. We find honesty is the best policy, explain your situation to your Property Consultant. Communication is the key, keep the lines of communication open and honest.
6. @ Real Estate sales teams are local experts and as such do considerable work behind the scenes to ensure sellers price their property to meet the current market. 50% of @ Real Estates properties sell for full list price or more.



Home Purchase Costs

Below is a Home Purchase Cost plan. Complete to gain a better idea of the funds you need.

Expenses	Cost	Date Paid	Notes
Deposit			
Solicitor			
Building and pest inspection			
Finance			
Stamp Duty			
TOTAL			

Other costs to consider: Gas, Phone & Internet, Insurance, Rates, Maintenance & Repairs, New Appliance/Furniture, Moving, etc.

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Signing the Contract

You're personal @ Real Estate Property Consultant will arrange a standard REIQ contract for all parties to sign and provide you and your solicitor with a fully signed copy. In Queensland you can negotiate to have your contract subject to finance, building and pest inspection, usually 14 days. At this point you will be required to pay a deposit into the agents trust account as well as finalise your finance, organize your building and pest inspection and insurance for the property.



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Cooling Off Period

From the day you, the buyer, receives a fully signed contract the five working days cooling off period begins. This gives you the right to terminate the contract for any reason, even an unconditional contract. A penalty of 0.25% of the purchase price may be charged by the seller.

Unconditional Contract

This is a contract of sale without any conditions or a contract of sale where all conditions are met. The five-day cooling off period still applies unless all parties agree to a waiver of the cooling off period.

Buying at Auction

Remember that buying at the fall of the hammer on auction day results in a contract of sale without any conditions and without the five-day cooling off period. Your finance needs to be fully approved and building and pest inspections carried out prior to auction day. You're @ Real Estate Property Consultant can provide you with a copy of the contract at any time during the auction campaign.



Unconditional Contract

Building and Pest Inspection

It is always recommended to obtain a building and pest inspection, so you know exactly what you are buying until the unconditional date stated on the contract.

Finance

If you are obtaining finance, it is during this time your lender will complete the property valuation and provide unconditional approval for finance. Once all of the conditions on the contract such as the building and pest inspection and finance clauses have been satisfied the contract becomes unconditional.

Settlement Day

Congratulations!!! Settlement day is generally 30 to 90 days after the contract date, or as agreed to on the contract. This is when the seller hands over transfer documents and the buyer pays the contract price and takes possession of the keys and property. Time to celebrate in your new home!



Moving Check List

4 to 6 Weeks Before Move

- Make a date to move and arrange time off work if possible.
- Plan ahead, clean up and get rid of junk.
- Start to use all the food in your freezer to prevent waste
- Check your insurance, will it cover the move?

2 Weeks Before Move

- Arrange for disconnection and reconnection of electricity, gas, telephone and water.
- Cancel newspapers, cleaning, gardening, pet grooming etc.
- Book professional cleaners if necessary
- Pack a small box of items you'll need for immediate use in your new home such as a change of clothes, medication, toilet paper, soap and towels kitchen essentials such as a kettle, cutlery and snacks
- Pack and label everything

The Day Before

- Make or confirm key collection arrangements
- Defrost and clean your fridge and freezer

Moving Day


- Do a final check of all storage areas
- Check that all doors and windows are securely locked as you leave your old home
- Be sure to keep all valuables, personal effects and important papers with you

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These people or organisations need to know you are moving

- Accountant
- Banks
- Cleaner
- Dentist
- Doctor
- Driver's License and Vehicle registration
- Electoral Rolls – State and Federal
- Employer/s
- Friends / Family
- Finance Companies
- Health Fund
- Insurance provider including house, car, boat, personal, life and income etc.
- Internet service provider
- Local Council
- Magazine subscriptions and newspaper deliveries
- Post Office (arrange for mail to be redirected)
- Schools, Colleges or Universities
- Centrelink
- Sporting, Social and Service clubs
- Superannuation fund
- Tax office
- Telephone company

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Feel Free to give the team at @ Real Estate a call anytime
We are always happy to help

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