FIRST HOME BUYER CHECKLIST

Every step, in order, on one page. Tick them off as you go.

PLANNING PHASE

before you look at a single property

☐ **1. Work out what you can actually afford** — *About a week*

Speak to me about your borrowing power, the grants you qualify for, and every cost on top.

☐ **2. Save the deposit** — *The long one*

Takes real time, but you may need far less than 20%. Ask me which schemes you qualify for before assuming the number.

☐ **3. Research suburbs** — *2 to 4 weeks*

Shortlist 2 or 3. Weigh up price, commute, schools and what you can live with.

☐ **4. Get pre-approved** — *A few days*

Gives you a real budget and makes agents take you seriously.

EXECUTION PHASE

once you know what you can afford

☐ **5. Engage a conveyancer** — *About a week*

They review contracts, run the searches and handle the legal side. Line them up early.

☐ **6. Inspect properties** — *4 to 12 weeks*

It can take 20 inspections. Ask me for my free pre-purchase inspection checklist.

☐ **7. Make a verbal offer** — *Days*

Negotiate over the phone first. Ask me for my list of questions to ask an agent.

☐ **8. Make it formal, pay the initial deposit** — *2 to 3 days*

Conveyancer reviews, you sign and pay the initial deposit. Ask for subject to finance and building and pest. Cooling off differs by state and does not apply at auction.

☐ **9. Building and pest inspection** — *Within 7 to 14 days*

Structural defects and pests. Never skip this one.

☐ **10. Formal loan approval** — *1 to 2 weeks*

Send me the fully signed contract and I lodge it.

☐ **11. Contract goes unconditional, pay the balance of deposit** — *When both clauses clear*

Finance and building and pest satisfied, rest of the deposit paid. You can no longer walk away on those grounds.

☐ **12. Arrange insurance** — *Ask your conveyancer*

Buying a house? You need building insurance. Ask your conveyancer when cover has to start, because it differs by state. Buying a unit? The owners corporation covers the building, so you only need contents.

☐ **13. Final inspection** — *1 to 2 days before*

Check nothing has changed or broken since you signed.

☐ **14. Settlement** — *30 to 90 days from contract*

Funds ready, conveyancer handles the day, you collect the keys.

Stuck on a step? That is normal.

Most people stall at step 1 or step 2. Book a call and we will work out your real number and your timeline.

Buying at auction? There is no cooling off and the contract is unconditional on the fall of the hammer, so your finance, building and pest, and contract review all happen **before** auction day.

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