



**MATTERPROPERTY**  
RESIDENTIAL SALES | PROPERTY MANAGEMENT

# Buyer's Guide

All you need to know to  
help you get from finding  
your new home to moving  
in..

And everything in between.





# Things you need to know when buying your home

## BE PRACTICAL

- Look at all aspects of your property.
- Consider the suitability of the location.
- Consider the features you need in a new home.
- Be prepared to act quickly when you find the right property.

## DO YOUR HOMEWORK

- Obtain pre-approval on your finances so you can set your budget.
- Understand the market you want to buy in; websites like [www.realestate.com.au](http://www.realestate.com.au) and [www.rpdata.com.au](http://www.rpdata.com.au) offer fantastic resources to help you identify market trends.
- Create a list of properties to keep track of what you've already looked at so you can compare pros and cons of each.







## FIND YOUR NEW PROPERTY

- Get online - most properties are listed online, and this is the best way to look at the largest range of properties.
- Get on social media - most towns have "Houses for Sale" Pages (locally, ours our "Mount Isa Houses for Sale and Rent", and "Mount Isa Real Estate Open Homes") that Real Estate Agents and private sellers will advertise on, and these can be a goldmine of new listing and reduced listings sources.
- Make contact with agents - Contrary to popular belief, most agents don't want to hound you to buyer a house, but do want to help you find the best home for you. Letting an agent know what you are looking for is a great way to get advance notice of all the newest listings before they even hit the internet.
- Go for a drive - Start driving around the neighbourhoods you think you want to live in; those "For Sale" signs are a dead giveaway, and you can then ring the owner or agent for more information.
- Talk to your friends and acquaintances let them know you are looking to buyer; people always know when their friends or neighbours are listing their home for sale.

## PROTECT YOURSELF

- Make sure to get independent inspections (building, pest etc.) done as part of the contract process.
- If buying an apartment, ensure you have obtained a copy of the body corporate disclosure statement so you are aware of any additional fees and charges.
- Make sure you engage a solicitor or conveyancer to give you the best advice prior to signing the contract to purchase your new property.



# What to look for in a property



## Location

Do you need your home to be close to work or schools?

Do you like to exercise outdoors, and if so are there any parks or walking tracks/bikeways nearby?

Do you prefer a quiet street, or are they okay with a bit of traffic noise if they are closer to better facilities?



## Suitability

Is the house suitable for the needs of your family; kids, pets, elderly or differently-abled family members?

Does the house have enough bedrooms and bathrooms?

Is there adequate parking/ garage space for the number of vehicles you have?



## Features

Do you need a pool or a shed? Is it a deal breaker if not?

If you like to entertain or garden, is there sufficient space for this?

If you are looking to purchase a unit, are there any body corporate rules that may impact your current lifestyle?



# Buying timeline

How to purchase  
your home – Page 1

01

Make sure you have spoken to your bank to get pre-approval for your finance, so you can set your shopping budget.

- Start getting online and out with agents to view homes
- Don't forget the open homes.

02

Once you have found the house you love; submit your offer via your agent. Include:

- the initial amount you are offering
- any terms and conditions you would like

03

Your agent will relay your offers to the owner and negotiate between you and them on price and terms.

If an agreement is reached, a draft contract will be drawn up by the agent.

04

The agent will need the following details to draw up the draft contract for you:

Your full name, contact phone number, email address and mailing address

You will also need to nominate a solicitor or conveyancer

05

Once your solicitor or conveyancer receives the draft contract they will review it with you prior to you signing.



# Buying timeline

How to purchase  
your home - Page 2

06

Once all parties are happy with the contract, your agent will make a time with you to come and sign the contract.

At this time you must also pay the deposit into the trust account.

07

The owners will then sign the contract and it will be dated.

At this time you should also ensure you have adequate insurance over the property, as it is now at Buyer's Risk.

08

If you are obtaining finance, you will now need to ensure your lender has a copy of the fully signed contract so they can process your loan application and arrange a valuation of the property.

09

If you have inspections in your contract, you will now need to start booking these in. Call your chosen inspectors, give them the property and agency details and they will arrange access. They will contact you for payment and provide reports once complete.

10

Once your finance is approved and your inspections are back satisfactorily, your contract is "unconditional" which means you can start planning to move in. You will do a presettlement inspection the day (or day before settlement) with your agent and on settlement day you get your keys !!



# USEFUL CONTACTS

01

## solicitors & conveyancers

Claire Corrigan  
By the Rules Conveyancing  
0437 108 255

Simon Pate  
Gun Lawyers  
4749 5292

LA Evans Solicitors  
4743 2866

02

## Inspection Contractors

### Pest Control

Mount Isa Pest Control - 4743 1166  
Amalgamated Pest Control - 4743 3401

### Pool Inspection

Far Northern Pools - 4743 3644  
CCs Pools - 4743 9671

03

## Inspection Contractors

### Building Inspection

GC Hammer - 0407 633 538

### Electrical Inspections

John Cullen Electrical - 0458 004 164  
Clancy Electrical - 4743 0802

### Plumbing Inspection

Bax Plumbing - 4743 7665



# Calendar to settlement

## IMPORTANT DATES TO REMEMBER

contract date \_\_\_\_\_

end of cooling off \_\_\_\_\_

finance due \_\_\_\_\_

inspections due \_\_\_\_\_

unconditional date \_\_\_\_\_

settlement date \_\_\_\_\_

*congratulations*



**MATTERPROPERTY**

RESIDENTIAL SALES | PROPERTY MANAGEMENT

3 Miles Street, Mount Isa, 4825

Ph: 07 4743 5911 or

Email: [admin@matterproperty.homes](mailto:admin@matterproperty.homes)