

BUYING TIPS

At Platinum Realty Group we understand that whether it is your first home, you are upsizing, downsizing or investing, buying a property is an exciting time and often one of the most financially important decisions you will ever make. With that in mind please take note of the following tips:

- 1. If you will need to borrow money to finance your purchase, it will pay you to speak with your financier to arrange the best loan to suit your needs.
- 2. Prepare a short list of preferred areas that will not only fit into your budget but will provide you with the lifestyle and facilities that you are looking for. Take into consideration schools, shops, proximity to the coast and location.
- 3. Research sales in your preferred areas using the internet and press advertisements to gain a better idea of property values. (Platinum Realty Group can assist).
- 4. Come along and meet a Platinum Agent, who specialises in your preferred area. Our agents have a wealth of knowledge and will be able to offer additional advice and also alert you to new listings before they even reach the media.
- 5. When you find a property that suits your needs and you are ready to purchase, your agent will prepare a written contract on your behalf to present to the Sellers. A Platinum Agent will advise you on what clauses you may want to place in the offer to protect your interests.
- 6. It is always a good idea that you nominate a building and pest inspection for the property along with a number of other clauses including but not limited to swimming pools, smoke detectors and RCD safety switches. These clauses will be explained to you by your Platinum Agent and will then form a part of the contract.
- 7. Your agent will then present your Offer to the Sellers who will either accept your offer or seek further negotiation with you. Once negotiations have been finalised, you will be required to sign a sale contract and pay a deposit. Your deposit will be held in trust account until settlement, where it will then form part of the payment for the property. Also at this time a Settlement Agent is nominated to act on your behalf at settlement.
- 8. A week before the settlement of your property a pre-settlement inspection will be arranged by your agent. You will be invited to go through the property with your agent and test all gas, electrical and plumbing appliances to ensure that you are satisfied that they are in working order. A Platinum Agent will assist you here.
- On settlement day, your settlement agent will ensure a successful transfer on your behalf.

10. A meeting is arranged with your Platinum Agent to hand over keys and all other required items that may be required for the property.

Most importantly you can rely on a Platinum Agent to guide you through every step of the way.

Kind Regards

John Kemsley Managing Director Platinum Realty Group