

home buying guide

thinking about purchasing a new home?

Buying a home can be one of the most daunting decisions you'll ever make.

Aussie offers a comprehensive guide to help you if you are considering buying a home and taking out a home loan.

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How much you can borrow

It might be stating the bleeding obvious but the most important thing to do, before you start house hunting, is work out exactly how much you have to spend and how much you can afford to borrow.

That means taking a good look at your income, financial commitments and savings. It also means getting pre-approval on a home loan.

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The amount you can borrow depends on:

Your income

Unsurprisingly your income is the most important factor determining the amount you can afford to borrow. It needs to comfortably cover the repayments on your loan. Most experts say “comfortably” means repayments are no more than 30% of your *gross salary*.

You should also take into account other general home-owner costs like repairs, council rates, insurance and strata fees. When you combine these home-owner bills with the amount of your repayments, the annual amount should not exceed more than 40% of your *gross salary*.

Your financial commitments

As well as your income, lenders will look at your current financial commitments to calculate what you can afford to pay. They’ll take into account things like credit card and *HECS* debt.

Your deposit and savings

If you’re buying your first home, you’ll need to have some savings to use as a deposit. At least 10% of the cost of the property you want to buy is a start, but to avoid *Lender Mortgage Insurance (LMI)* you’ll need over 20%.

A good savings history will also help you get a loan, but it’s not essential. Lenders are interested in your ability to pay the loan now and in the future, rather than what you earned and spent in the past. If you’ve already got a home and a mortgage, a savings history is not important.

Be prepared for:

Possible rate rises

You should be prepared for interest rates rises when you estimate how much you can afford to borrow—even if you don’t get a variable loan. Most lenders will calculate a possible interest rate rise of up to 2% above the current official rate when deciding how much you can borrow.

If you can, pay that extra 2% anyway. Then you’ll hardly feel it if interest rates go up. If they don’t go up, you’ll have cut years and thousands of dollars off your loan.

Extra costs that come with a property purchase

Initial costs that you need to budget for when buying a home include loan *Application fees*, *Building inspection fees*, mortgage insurance, *Stamp duty*, *Conveyancing* fees and more. For a rundown on the extra costs you may have to pay go to [extra costs](#).

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Don't guess what you can afford!

Get pre-approval on your loan

Don't make the mistake of only using a few online calculators to guesstimate the amount you can borrow. We've seen too many people lose a deposit because they've exchanged at an auction and then found out they couldn't get a loan to cover the cost of the property.

Get pre-approval before you start the home hunt. You'll save loads of time and stress.

If you haven't got quite enough:

Don't over-stretch yourself

You might think that you can afford to spend more than 40% of your gross salary on your home every year, but you're unlikely to convince a lender. Even if you think you can live on baked beans and commercial television for the next ten years—most lenders won't agree. They know everyone wants some Thai takeaway, a good DVD and a big night out every now and then.

Boost your savings

A few tweaks to your spending here and there can make a big difference to your savings.

- Use our [budget planner](#) so you know exactly what you spend your money on, and where you can make some changes.

- Set up automatic payments into a high interest savings account—see how much you could save with our [savings calculator](#).
- If it's your first home, take a look at a government saver account. With one of these accounts, the Federal Government will contribute 17% of what you put into the account every year up to \$850. So if you put \$5000 into your savings account the government will put in \$850. See how your deposit can grow with our [first home saver calculator](#).

The best time to see a broker?

A mortgage broker can help you to better understand your borrowing capacity before you start house hunting, and importantly, will help to ensure your finances are sorted when you find your dream home. The earlier you meet with a Broker, the more informed you'll be upfront.

It's a good idea to [make an appointment](#) when you initially start thinking about buying a home.

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The extra costs when buying property

When buying a home there's some costs you expect and some you don't. To help you avoid any surprises we've put together a list of things you might need to think about when working out your budget.

Not all of the following costs apply to all situations—so think about which ones might to yours.

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Stamp duty

There are two types of stamp duty you need to be aware of:

- Duty for the property transfer.
- Duty for the mortgage.

The state and territory governments charge stamp duty, so the amount will depend on where you buy the property. It will also vary according to the purchase price of the property.

If you are a first home buyer there are some stamp duty concessions but for all other buyers this can add quite a bit to the cost of purchasing a property.

For more information take a look at the website of the revenue office in your state or territory:

[ACT](#) | [NSW](#) | [NT](#) | [QLD](#) | [SA](#) | [TAS](#) | [VIC](#) | [WA](#)

Pest and building inspections

Pest inspections can be relatively cheap, particularly when compared to the cost of dealing with the problem after the property is purchased.

Building inspections can cost up to \$1000—depending on the size of the property—but once again the cost is dwarfed by the potential cost of dealing with a major building issue.

Talk to your legal rep about these inspections—they'll often organise them on your behalf.

Real estate agent's fees

If you're selling your current home and buying another you'll probably sell through an agent and there will be an agent's commission to pay.

First home buyers don't have to worry about paying commissions.

Legal costs

There are a handful of legal costs involved in a property transfer:

- **Conveyancing**—You need a professional to legally transfer ownership of the property you are buying or selling. The services of a conveyancer or legal rep are generally around \$1000.
- **Searches**—Your legal rep will need to perform property and title searches to be sure that the seller is legally entitled to sell the property. If you're moving into a strata property, then your legal rep will probably arrange a strata inspection and a check of the strata corporation's records.

Borrowing costs

There may be a range of fees imposed by your lender such as application, *Valuation* and *Settlement* fees.

Make sure you ask your lender or broker about these fees.

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Insurance

There are a few types of insurance you might be up for:

- **Lenders Mortgage Insurance**—if you have to borrow more than 80% of the purchase price of the property, you'll need to pay *Lender Mortgage Insurance (LMI)*. This type of insurance protects the lender if you default on the loan. The amount depends on the amount you borrow.
- **Building insurance**—if you're not buying a strata property your lender will probably ask you to take out building insurance dated from the time of exchange.
- **Contents insurance**—a good thing to get from time of exchange if you want to cover fixtures and fittings included with the sale.
- **Mortgage protection insurance**—this is not necessary but can be handy. It covers your mortgage repayments if you get hit by illness or injury.

Other things to think about

- **Moving costs**—unless you have really-really good friends with a truck you'll need to pay for removalists and possibly storage.
- **Council rates and strata fees**—the seller is responsible for rates up and until the day of settlement but you're responsible from the day after settlement.
- **Renovations and furniture**—do you need whitegoods? Are you planning to freshen up the place with some paint and new carpets before you move in? You'll need to count these costs as well.

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Getting and using the First Home Owners Grant

The *First Home Owners Grant* (FHOG) is a one-off tax-free Federal Government payment to anyone buying a first home in Australia.

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Until June 30, 2010, buying a newly built home will get you a grant of \$10,000 and buying a pre-existing home will get you \$7,000.

The rules:

- You must be an Australian citizen or permanent resident buying or building your first home in Australia.
- The property you buy must be a recognised house, unit or flat specifically designed for people to live in.
- You or your partner must not have purchased in Australia before.
- You must occupy the home within 12 months of settlement or within 12 months of building completion if it's a newly built home.
- You must apply for the grant within 12 months of settlement or building completion.

Getting the FHOG

The state and territory governments hand out the grants on behalf of the Federal Government. They also offer additional bonuses for first home-buyers like stamp duty concessions and extra money. Ask an Aussie Mortgage Broker about the perks and lurks that you should know about, or take a look at the website of the revenue office in your state or territory:

[ACT](#) | [NSW](#) | [NT](#) | [QLD](#) | [SA](#) | [TAS](#) | [VIC](#) | [WA](#)

We'll do the paperwork for you

If you get your loan through Aussie, we'll do the paperwork for you—wherever you live. We'll also make sure you get any bonuses or concessions offered by your state or territory.

Use the FHOG as a deposit

The FHOG is a good chunk of money, and lenders will consider it as part of your savings and deposit. Ask an Aussie Mortgage Broker how you can do this.

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There are hundreds of different loans out there in the mortgage marketplace but fundamentally they are all based on two things:

1. Principal—the amount of money you borrow.
2. Interest—the amount you pay to borrow the money.
It's calculated on the outstanding principal.

The differences you'll come across are the type of loan and the type of features that come with the loan. Here's some of the most common types of loans you'll find, and their pros and cons.

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Fixed loans

Interest rates and repayments are fixed for a set period usually between 3 to 5 years.

The good features of fixed home loans:

- Repayments won't change for a fixed period, no matter what the Reserve Bank does.
- You can budget with some certainty.

The bad features of fixed home loans:

- The rate is usually a little higher than a variable loan.
- Your interest rate won't drop even if the official rates do.
- There are usually penalties for ending the loan before the term ends.
- Redraws and extra payments are restricted or not available.

Variable loans

This is the most popular type of loan in Australia. Like the name says, the interest rate will vary —depending on the Reserve Bank and lender pricing — throughout the term of the loan.

The good features of variable home loans:

- If official interest rates drop, so can your repayments.
- Rates are usually lower than fixed rates.

- You can pay off the loan faster if you choose to make extra repayments.
- You can redraw extra repayments if you need to.

The bad features of variable home loans:

- The interest rate and your repayments might go up.
- Some basic variable loans may have better rates but less flexibility.

Split loans

This loan can give you the best of both worlds. It blends repayment flexibility with some interest rate security. When you split a loan you fix one part and let the other part range with market fluctuations.

The good features of split loans:

- You can access variable loan features like redraws and extra payments but have a little bit more certainty around your long-term budget.
- Most lenders will let you set the portions to how it suits you.

The bad features of split loans:

- Interest rates and repayments can still go up.

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Low-doc loans

This one is mostly for self-employed home-buyers that don't have all the financial documents normally required to get a loan. A low-doc loan can be either fixed or variable.

The good features of low-doc loans:

- It allows eligible home-buyers without all the documents to access finance.

The bad features of low-doc loans:

- The rate is generally higher than a standard variable or fixed loan, but this is usually reduced after a few years if repayments are on time.

Line of credit

With a line of credit loan you can draw from a fixed amount at any time to pay for whatever you want: your home, shares, renovations, even a holiday. It's kind of like a credit card with a big limit but your home still acts as security for the loan.

The good features of line of credit loans:

- You only pay interest on the funds you use.
- You can access the funds like you would a normal savings account or credit card via ATMs and EFTPOS machines.

The bad features of line of credit loans:

- You need to have some discipline to ensure you pay off the principal as well as the interest.

Equity release

This type of loan is also known as a reverse mortgage. It's generally available to people over 60 who want to access the equity that's built up in their property.

The good features of equity release loans:

- You don't have to make any repayments as the interest charges and fees that accrue each month only need to be paid when the property is sold or the title is transferred.

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If you're wondering if you really need any of the features listed on loan product descriptions, the answer is, you might.

Generally home loan features are about cost, convenience and flexibility. So, depending on your plans and your lifestyle, some of them can really save you a lot of money and hassle.

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Interest only repayments

This feature allows you to pay off only the interest part of the loan. It won't save you money because you won't reduce your principal. In fact, you'll probably pay a bit more interest in the long term but it will reduce your regular repayments for a period of time.

This can be handy during the early years of your loan because the reduced repayments can make the adjustment to a mortgage a little easier.

Investors also tend to like this type of loan, because you only need to pay off the principal when the property is sold—and hopefully achieved some capital gain.

Remember you will need to pay off the original amount you borrowed by the end of the loan term.

Weekly or fortnightly repayments

Most loans repayments are due monthly but some lenders allow you to pay them fortnightly or weekly. This can save you quite a bit in the long run. That's because interest on home loans is calculated daily, so the more often you pay off a bit of the principal, the less interest you'll pay over the long term.

To see how this can save you thousands take a look at our [repayment calculator](#).

Extra repayments

Some loans allow you to make higher regular repayments or pay off a lump sum chunk when and if you can. Either type of extra repayment will help you pay your loan off sooner and save thousands of dollars in interest in the long term.

It's a very handy feature but watch out for the extra fees that some lenders charge for it.

Redraws

A redraw facility allows you to re-borrow any extra repayments you've made. It means you can reduce your interest repayments when you have some extra money, but get that cash back when you need it. There can be additional fees for using this feature.

Offset account

This is a bank account connected to a loan. The amount of cash in the account is taken off the outstanding loan balance—or the *principal* you owe. This reduces the amount that your interest repayments are calculated on—the more money in the account the less you'll pay.

Look out for the extra charges that can come with this feature.

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Direct Debit

A direct debit feature means your lender will automatically draw your repayments from a nominated account. It can make paying your mortgage a whole lot simpler. As long as there is enough cash in the nominated account, you can be sure you'll never miss a repayment.

Portability

Portability means you can take the same home loan with you if you sell up and buy somewhere else to live. This can save a load of fees and hassle when you move house but there can also be a charge when you use this feature.

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Before you sign on the bottom line of any loan contract, you should be really clear on what the loan will cost and what features are included.

Here are some questions to ask your broker or lender before you pick up a pen.

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What's the Comparison Rate?

A few years ago lenders would only advertise the interest rate they charged. This allowed them to charge really low rates but really high fees. To simplify matters, and help borrowers compare apples with apples, the Government made it mandatory for all lenders to publish a *Comparison Rate*.

This rate helps borrowers get a better indication of the cost of a loan over the long term. It's calculated using a standard formula that takes into account:

- The amount and term of the loan.
- The repayment frequency.
- The interest rate.
- The loan's fees and charges.

What features do I get?

While the comparison rate can give you a good idea of the true cost of the loan you should also consider the money saving features you might get with a loan that has a slightly higher comparison rate against one with a lower comparison rate but no flexible features.

Redraws, direct debit, and flexible repayment can make a huge difference to the overall cost and convenience of the loan.

So ask:

- Can I make unlimited extra repayments without penalty?
- Will I get free redraws that I can use at any time? Can I access redraws over the phone or online?
- Can I switch from a *variable* loan to a *fixed* or *split loan* at no extra cost?
- Can I *transfer my loan* to another property when I move?
- Can I have my salary paid directly into my loan account?
- Can I pay weekly or fortnightly rather than just monthly?
- Do I have the choice of *Principal* and interest or *interest only repayments*?

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What are the fees and charges?

The comparison rate does not cover all the fees and charges associated with a loan.

The comparison rate includes:

- The interest rate.
- Loan approval and any other up-front fees.
- Any ongoing account keeping fees.

The comparison rate does not include:

- Government and statutory fees—although these are standard across all lenders and loans.
- Lender Mortgage Insurance or valuation charges.
- Fee waivers or any discounts that your lender might apply to the loan.
- Event based charges, like redraw fees or early repayment fees.

Ask about the costs of all these things and consider how often you are likely to use these features.

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Finding your property will probably mean lots of internet searches, endless staring in real estate agency windows, and nights of flicking through local papers. To make the hunt just a little bit easier, we've got some tips and tools.

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Location counts

“Location, location, location.” When it comes to real estate clichés it’s an oldie but a goodie. Location is crucial to your lifestyle and to your property’s potential resale value.

Think about:

- How far you’re willing to travel to get to work?
- How good are the local schools, shopping centres and other public facilities like parks and sporting grounds?
- How convenient is public transport?

If you’re prepared to renovate, think about that other real estate cliché that’s stood the test of time: “Pick the worst house in the best street”.

Make a list

What do you really want in your home? You’ll save hours if you make a list ahead of time and only check out those places that meet most of the requirements on your list. Focus on the features you must have, would like to have, and would prefer not to have.

Think about:

- What you like about where you currently live?
- What you don’t like about where you currently live?
- The number of bedrooms you want?

- The number of bathrooms?
- Do you want a garage, a fireplace, a view, a bathtub, loads of storage?

You might not find everything on your list but at least you’ve narrowed the field.

Do your homework

Check out recent home sale prices in your preferred areas. Look at market trends, houses for sale and suburb statistics. There are lots of websites out there to help.

Another good way to get a feel of the market value in the area you’re interested in is to go to auctions and keep an eye on auction results.

Get pre-approved for your home loan

It can be heartbreaking to find the perfect place only to learn that you can’t afford it. Even worse is losing your deposit because you won at an auction but couldn’t secure finance for the balance of the purchase price. Don’t risk it.

With pre-approval you’ll know how much you can borrow and how much you can spend and you won’t waste time looking at places out of your range. Talk to a broker or a lender and apply for a loan before you start the hunt.

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Take notes and use checklists

After a while one property can start to blend into another. Rather than relying on memory, make notes about the places you visit. Turn your priorities into a personalised home-shopping checklist and use it track the features of each home.

Consider using a buyer's agent

Buyer's agents are relatively new in Australia, but they've been popular overseas, particularly in the US, for quite a while. Basically a buyer's agent house hunts for you and they only take you to see properties that meet your criteria. Because they're always scouting the market the agents have a good idea of a property's real value and can help you secure a property at a realistic price. So while there's a charge for the service, a buyer's agent could actually save you money.

Only do it when you are really ready

House hunting can be frustrating. Don't put yourself through it if you are not really emotionally or financially ready to buy a home.

Relax

Make time at the end of your house hunting expedition to unwind, calm your thoughts and emotions and keep the whole experience in perspective.

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Auctions are fraught for both buyers and sellers because at anytime either one could be forced into making a speedy decision that could cost thousands of dollars.

Buyers in particular have little room for error. If you make the winning bid you are legally bound to exchange contracts and pay the deposit on the day. Plus there's no cooling off period.

The best way to get what you want, at a price you can afford, is to be prepared: before and during the auction.

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Before the auction

- Learn how the process works—go to as many auctions as you can.
- Go to some open houses of the trial auctions you plan to attend—get a feel for the difference between what an agent quotes as the expected price and the actual selling price.
- When you find a place you like, get a contract from the agent—have your legal rep check it and read it yourself.
- Get building and pest inspections done.
- Arrange finance—get *pre-approval* on your loan.
- Decide the maximum amount you will pay for the property.

At the auction

Depending on your state or territory, you may need to register to bid when you first arrive at the auction rooms, so take some ID as well as your cheque book.

During the auction

Hang back. Watch the other bidders and wait till the property is “on the market” before making a bid. “On the market” means the bids have reached the *Reserve price* or that the seller is prepared to sell at the current bid and the property will definitely be sold.

Bid firmly. You’ve decided on your budget, so be confident about each bid you make that is within your limit. You don’t have to agree to the auctioneer’s suggested bid either. If the auctioneer asks for \$5000, you can offer \$1500 if you prefer.

Don’t go past your limit. If you don’t trust yourself to stick to your budget—take a hard headed friend for back up.

After the auction

If you made the highest bid after the property was declared “on the market”, congratulations, you’ve bought yourself a property. The agent will take you somewhere quiet to finalise the paperwork. You’ll have to hand over the deposit at this point.

If the property did not reach the Reserve price and is “Passed in”—you can negotiate. If you’re the highest bidder you have the first right of refusal of the vendor’s Reserve price. If you’re not the highest bidder, talk to the agent and make your interest known.

For more info about auction rules and regulations, visit the fair trading or consumer affairs authority in your state or territory.

[ACT](#) | [NSW](#) | [NT](#) | [QLD](#) | [SA](#) | [TAS](#) | [VIC](#) | [WA](#)

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So you've found "the one", and agreed on a price with the seller. Now's when the real paper shuffling begins. We'll take you through the process step by step.

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Exchanging contracts

The first important paper to be shuffled is a contract for sale. Neither you nor the seller is legally bound to go ahead with the sale until a written contract is exchanged.

This contract usually details the:

- Property address.
- Names of the parties (you and the seller).
- Selling price.
- Terms and conditions.
- Special inclusions in the sale like a dishwasher or blinds.
- Date of settlement (the day you become the owner).

Exchanging contracts is pretty much what it sounds like—both you and the seller sign a copy of the document then swap them. You also have to pay the deposit at this time.

Get legal representation

It's a good idea to get a legal rep to arrange the whole property transfer process. While this contract is usually prepared by the seller's solicitor, your legal rep should check the details and make sure *Zoning*, heritage or title restrictions don't clash with your intended use of the property.

Your legal rep should also:

- Check that all property rates and taxes are paid up, and that the seller is actually entitled to sell the property.
- Help you sort the property inspections that you should do before you exchange contracts.

The cooling off period

If you have bought through private treaty rather than at auction you get a cooling off period after the contract is exchanged. During this period you can cancel the contract but there may be a small penalty. The cooling off period varies from state to state and *WA* doesn't have one at all.

Between exchange and settlement

The time between exchange and *Settlement* is usually six weeks although this can change if both you and the seller agree to extend or reduce it.

This is the time when you should:

- Arrange the balance of the purchase price—that is finalise the finance and sign the mortgage documents.
- Insure the property

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At the same time, your lender will:

- Probably arrange for a valuation of the property.
- Require you to take out building insurance effective from the exchange—unless you're buying a strata property.

Settlement

Settlement of the property is when the balance of the purchase price is paid, and the keys and title deeds are handed over.

If you have a mortgage, your lender will receive the transfer document and title deed.

Settlement of your loan usually coincides with settlement of the property—it's when the lender transfers the money you've borrowed as per your instructions—this is usually to the seller.

You also need to pay *stamp duty* at settlement.

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Application fees

The fees a lender charges to set up the loan. It's generally to cover the lender's internal costs.

ATMs

Automatic Teller Machine

Building inspection

An inspection generally carried out prior to the purchase of a property to ensure the building is structurally sound. Contracts of sale can be made subject to the satisfactory building inspection.

Comparison Rate

The Comparison Rate provides an indicative interest rate that takes into account certain costs associated with setting up a loan. This rate includes the nominal interest rate(s), loan approval fee, any other up front fees and known ongoing fees. The Comparison Rate does not include government and statutory fees, since these are standard across all loans regardless of the lender. It also doesn't include other fees and charges that are event based and which may or may not apply throughout the term of your loan (for example, redraw fees and early repayment costs).

Conveyancing

The legal process for the transfer of ownership of real estate

Direct debit

A direct debt feature means your lender will automatically draw your repayments from a nominated account. It can make paying your mortgage a whole lot simpler. As long as there is enough cash in the nominated account, you can be sure you'll never miss a repayment.

EFTPOS

Electronic Funds Transfer at Point of Sale

First Home Owners Grant

A grant from the Federal and State Governments. It was introduced as compensation for the increased cost of housing after implementation of the Goods and Services Tax (GST) on 1 July 2000. It's only for buyers that have not previously bought property in Australia.

Fixed rate

An interest rate that applies to a loan for a set term. Both the interest rate and loan repayments are fixed for the agreed term, regardless of any interest rate variations in the home loan market. The agreed term is usually between 3 and 5 years.

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Gross salary

The amount an employee has earned before their tax and other deductions are subtracted from their pay

HECS

Higher Education Contribution Scheme

Interest only repayments

This feature allows you to pay off only the interest part of the loan. It won't save you money because you won't reduce your principal. In fact you'll probably pay a bit more interest in the loan term but it will reduce your regular repayments for a period of time.

Lender Mortgage Insurance (LMI)

Insurance which covers the lender if a borrower defaults on a loan and the sale of the property doesn't cover the outstanding debt. It's usually required for the loans the lender considers more risky. For example, when the amount borrowed is over 80% of the property value. Only the lender is covered by this insurance. It offers no protection to the borrower.

Passed in

A property is 'passed in' at auction if the highest bid falls to meet the reserve price set by the seller.

Pre-approval

People interested in buying a house can often approach a lender, who will check their credit and verify their income, and then can provide assurances they would be able to get a loan up to a certain amount. Buyers can then get a letter of pre-approval from the lender, and when shopping for a home can have possibly an advantage over others because they can show the seller that they are more likely to be able to buy the house. Note that a pre-approval letter from a lender is not a guarantee from the lender that a loan will be provided.

Principal

The amount owing on a loan, on which interest must be paid.

Redraws

A redraw facility allows you to re-borrow any extra repayments you've made. It means you can reduce your interest repayments when you have some extra money, but get that cash back when you need it. There can be additional fees for using this feature.

Reserve price

At an auction, this is the minimum price acceptable to the seller of a property.

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Settlement

There are generally two types of settlement that happen with most property purchase:

1. Settlement of the property is when the balance of the purchase price is paid to the seller. The buyer receives the keys and becomes the legal owner of the property.
2. Settlement of a loan coincides with settlement of the property. It's when the lender transfers the borrowed funds to the seller or the sellers mortgage holder

Split loan

Generally a loan that is part variable and part fixed, but can also be a loan with multiple variable parts. Borrowers wanting to use equity in a property to invest in the share market may make "multiple variable splits" to a better track the return on their investment

Stamp duty

A State Government tax based on the purchase price of the property. It's also payable on mortgages in some states. Each state and territory has different rules and calculations. To estimate the amount of stamp duty you may have to pay, use our stamp duty calculator.

Transfer my loan - Portability

Portability means you can take the same home loan with you if you sell up and buy somewhere else to live. This can save a load of fees and hassle when you move house but there can also be a charge when you use this feature

Valuation

A professional opinion of a property's value

Variable

A rate that goes up or down depending on money market interest rates.

WA

Western Australia

Zoning

Statutory descriptions of the allowable uses of land as set out by local councils or planning authorities.