

Advice For Buyers - Achieving Success

RayWhite

Buying a home is a big step, but the following should help guide you through the process successfully.

Know your finances - work out what deposit you can make and calculate what loan repayments you can afford before approaching lenders or a mortgage broker to get the best deal. Don't forget to allow for interest rate movements and to factor in mortgage repayment insurance.

Select a reputable sales consultant - Fiona Senton, Ray White Consultant, is a trained professional and will support and advise you through the buying process, as well as assisting you with any selling needs.

Decide what you want - make a list of the most important through to the least important points of what you want in a property, both now and in the foreseeable future, preferably weighting the different characteristics. Not only will this list be a great reminder for you but it will also be a valuable guide for Fiona, your sales consultant.

Make the most of inspections - take your checklist, ask Fiona all the questions that come to mind and make notes on each property as you go because after viewing a number you can easily become confused about which house had what features.

Manage your offer - don't get caught up in the emotion of finding a property you like, instead assess it against your checklist and consider things like the possession date, the price, the fixtures and chattels and also getting a builder's inspection and doing other due diligence to ensure you know exactly what you are purchasing.

Settlement - your solicitor should be able to ensure any unforeseen complications are highlighted by checking official records and information before the deal goes through and by handling the finer details of the settlement on your behalf. Completing a pre-purchase inspection is also key.



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Fiona Senton - Licensed Salesperson
You Talk, I'll Listen buying or selling, I will work for you!

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