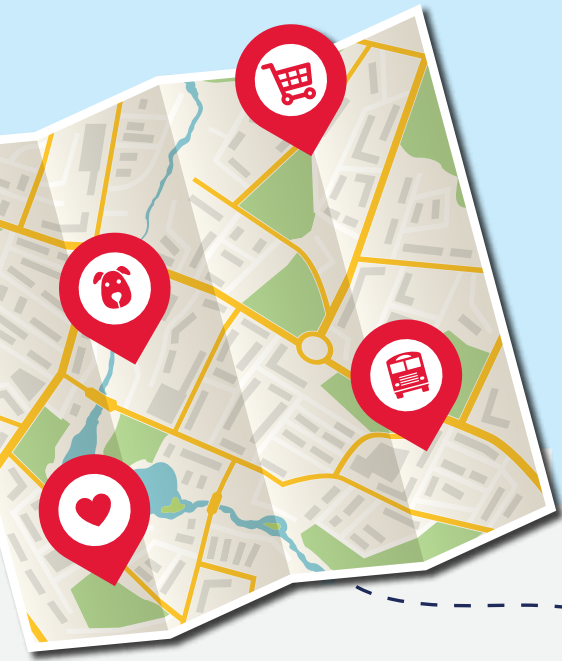






# Buying your first home?



## The advantages of owning your own home.

-  **Put down your roots**  
There really is no place like home, this could be an opportunity to create your ideal lifestyle.
-  **Renting vs Buying**  
Over time, buying your own home will cost you less than renting, and you will have a valuable investment.
-  **Build future equity**  
As the value of your home increases over time, so does your equity – providing a maximised nest egg for your future.  
Your future is in your hands!

-  **Built-in savings account**  
By paying off your mortgage month-by-month, you will be decreasing your loan while increasing your equity.



**Position**  
*Your Genuine Choice*

Contact us today.

[www.positionproperty.com.au](http://www.positionproperty.com.au)

# Buying your first home.

# Position

So, your deposit is saved and you're ready to make an exciting investment in your future. Congratulations! We can help step you through the process.



## Work out where you stand financially.

It is important to have a finance strategy before you buy a property so:

- ✓ You know what you can afford to buy.
- ✓ You're ready when it comes time to settle.

## Understand your entitlements (e.g. FHB Grant).

As a first home buyer you may be entitled to a special government grant or stamp duty exemption. We'll find out if you are and, if so, how to claim your entitlements. They may be beneficial to your loan application and even reduce the deposit amount.



We can introduce you to an experienced team specialising in property finance for:

- ✓ First home
- ✓ Off-the-plan
- ✓ Pre-approval



## Think about where you'd like to live.

Close to schools? Near your work? Make a list of your criteria then one of our experts will help you find the property that best matches your needs. Be realistic. You may not be able to afford your dream home yet. This is just a stepping stone — but it's a fantastic start!



## Inspection time!

Research and inspect the options that best suit your budget and lifestyle criteria. We usually present you with 2 or 3 options. Once you have selected the property you like, we have a simple process to secure the property.



## Secure your apartment.

Simply complete the Expression of Interest form (EOI) with a nominal holding deposit (fully refundable if the purchase doesn't proceed). This takes your new unit off the market while contracts are prepared.



## Sign on the dotted line.

Exciting times. Sign and complete the contract of sale and pay your 10% deposit (normally due within 7 days).

**10% deposit**



## Almost home.

The developer will keep you updated with construction progress and settlement timings. Prior to this we can work with you to formalise finance.



## Settlement time.

The developer will call for settlement and give you the opportunity to conduct a pre-settlement inspection to make sure you're 100% happy with your new home.

*Move in and enjoy!*

