Buyers Check list

**Finance and Budget Preparation**

- **Calculate your budget** including stamp duty, legal fees, inspections, Shire & Water rates and moving costs
- **Speak with your preferred bank** or mortgage broker **–** They will need a copy of your signed offer and acceptance contract.
- **Research first home buyer grants/concessions** (if applicable)
- Estimate **stamp duty costs** - https://www.wa.gov.au/service/financial-management/taxation-and-duty/calculate-your-transfer-duty

**Settlement process**

- **Engage a conveyancer or settlement agent**
- Satisfy finance condition by the due date.
- Complete any due diligence required
- Pay balance of deposit by the due date (this is noted on the contract)
- Organise **Building inspection & Pest inspection (if applicable)**
- **Sign and return the documents provided to you by your settlement agent**
- **Sign and return your mortgage documents (if applicable)**
- **Complete the required verification of identity checks**
- **Let your settlement agent know if you are going away**
- **Arrange home insurance**
- **Organise utilities setup (gas, electricity and internet)**
- **Arrange with the real estate agent to complete a final inspection. We recommend completing this within 5 days from settlement date.**
- **Prepare for settlement date by ensuring the remaining funds have been transferred to your settlement agent or your bank has authority to debit and from a nominated account**
- **Discuss key collection with your real estate agent. If the property is the sellers principal place of residence you will get the keys 12pm noon the day after settlement.**