

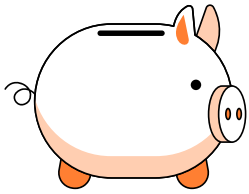


# Buying a home.

## Our step-by-step guide.

Artist Impression

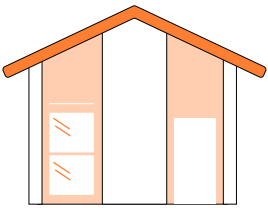
### STEP 1: Get your finances organised.



The first step is understanding your financial situation and setting a budget. Once you have saved a deposit, usually up to 10% of the property's purchase price including GST, you can approach your lending institution or a mortgage broker to work out how much you can afford.

**Tip:** You may be eligible for government grants, schemes or concessions designed to help you buy a home sooner. Do your research or discuss this with your Sales Consultant.

### STEP 2: Choose your new home.



Your AVJennings Sales Consultant can help you decide on the best design, floorplan and size to suit your dreams – and your budget.

- Large or small, 2, 3 or 4 bedrooms with a study
- Single or double storey, single or double garage
- Sunny backyard, big garden potential or low maintenance courtyard
- Close to public transport, parks, schools, work or shops.

**Tip:** Discuss your budget up front. Find out what you can afford and stick with it.

### STEP 3: Pay your deposit.



An initial small holding deposit is usually required to take your selected property off the market. This amount may vary between AVJennings homes and regions. At this point, provide your details to your Sales Consultant so that your Contract of Sale can be prepared.

You will be required to pay the balance of your deposit, up to 10% of the total purchase price, usually within 14 days of the date of contract.

**Tip:** If you need help finding legal representation contact the Law Society in your state or the Australian Institute of Conveyancing.

### STEP 4: Appoint a conveyancer.



Once you have selected your property, you will need to appoint a solicitor/conveyancing agent and then provide these details to your Sales Consultant.

**Tip:** Ask your legal representation to provide a conveyancing quote detailing what's included.

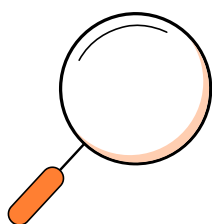


## STEP 5: Sign your contract.

You will receive an electronic contract to sign. Make an appointment with your solicitor/conveyancer to review and discuss your contract.

Within 14 days of signing your contract, you will need to pay the balance of your deposit. This is known as the contract exchange.

**Tip:** You will have a short cooling off period after you sign your contract. After this there is no going back! Ask lots of questions and be sure.



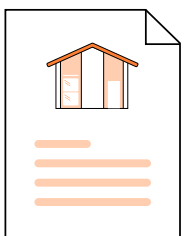
## STEP 6: Pre-settlement inspection.

Your Customer Service Representative will keep you up to date with the progress of your home.

Once your property is complete and has passed our stringent AVJennings Quality Assurance process, you will be invited to view your new home with your Customer Service Representative prior to settlement.

Due to work safety regulations, access to your property can only occur when accompanied by an AVJennings representative.

**Tip:** At least one week before your settlement date advise gas, electricity, telephone, data services and home contents insurance of your occupancy date.



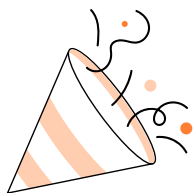
## STEP 7: Settle your property.

As your settlement date approaches, a property valuation should be completed if required, and your finances approved and ready.

Once construction is completed, the plan of the subdivision is registered and approved, and an Occupation Certificate is issued, it's time to settle. The balance of your payment will now be due.

Your solicitor/conveyancer will contact your lender to confirm the settlement details and arrange transfer of funds. They will also liaise with AVJennings, arrange the transfer of property ownership and will provide all required information to your lending institution.

**Tip :** Call the removalist, chill the champagne.



## STEP 8: Move into your new home.

Once settlement has been finalised, your Customer Service Representative will arrange a time for you to collect your keys from your AVJennings Sales and Information Centre.

**Put out the welcome mat. Welcome to your new neighbourhood.**

Call 131 878 or visit [avjennings.com.au](http://avjennings.com.au)

**AVJennings®**