

FIRST HOME BUYER'S

COMPLETE GUIDE

Your Step-by-Step Roadmap
to Homeownership in Australia



SØREN
FINANCIAL

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THE BEGINNING

Congratulations on taking the first step towards homeownership! Buying your first home is one of the most significant financial decisions you'll make. This comprehensive guide will walk you through every step of the process, ensuring you're well-prepared and confident throughout your journey.



[BOOK A TIME WITH ME HERE](#)

WHAT YOU'LL LEARN:

- ✓ How to prepare financially for your first home purchase
- ✓ The complete pre-approval process
- ✓ Proven property search strategies
- ✓ How to make winning offers in competitive markets
- ✓ Settlement and post-purchase essentials
- ✓ Government grants and schemes available to you

FINANCIAL PREPARATION

(STEPS 1-7)

STEP 1

CHECK YOUR CREDIT SCORE

Your credit score is crucial for loan approval and great market interest rates.

Action Items:

- Obtain a free credit report from [Equifax](#), [Experian](#) or [Illion](#).
- We recommend [Equifax](#) simply because this is what most lenders in Australia will refer to
- You should be aiming for a score of 700 or above
- If you have any issues, you need to address them upfront
- Pay down any outstanding debts/creditors

Recommended Resources

- [Ourtop10](#) for highly rated Mortgage brokers, buyers agents and conveyancers in your city
- [Creditsmart.org.au](#) for financial education



STEP 2

CALCULATE YOUR BORROWING CAPACITY



Understanding how much you can borrow helps set realistic expectations and avoids disappointment.

Factors that Affect Borrowing Power:

- Annual Income (including bonus/commission payments and overtime)
- Existing debts and monthly expenses
- Deposit amount
- Employment stability
- Credit history

Action Items

- Use online borrowing calculators
- Gather your last two pay slips + any additional pay slips showing commissions or bonus payments (if applicable)
- Collect your last 3 months of bank statements of your everyday account and any liability accounts such as student loans (HECS), credit cards or BNPL accounts
- Document any additional income sources

Hot Tip:

Online calculators are a handy start, but they only give a rough estimate. Your true borrowing capacity depends on the lender's policies, your spending habits, and even the type of property you plan to buy. Chat with a highly rated mortgage broker early—they'll give you a clearer picture and help you avoid over- or under-estimating your budget.





STEP 3

SAVE FOR YOUR DEPOSIT

Most lenders require at least 5-20% deposit.

Deposit Targets:

5-9%

Available with Lenders
Mortgage Insurance (LMI)

10-19%

Lower
LMI costs

20%+

No LMI required and
faster approval (ideal)

5-20% deposit

Available with no LMI if you are eligible for the [First Home Guarantee](#)

Deposit Saving Strategies:

- Set up a monthly budget and automatic transfers to your dedicated savings account
- Reduce your discretionary spending
- Consider term deposits for guaranteed returns
- Explore family guarantees or gifted deposits
- Explore the [First Home Super Saver Scheme](#)

STEP 4

BUDGET FOR ADDITIONAL COSTS



Don't forget the hidden costs of buying a property.

Typically, you want to allow for additional costs (3-5% of the purchase price).

- **Stamp Duty:** Varies state by state (potentially \$0 or highly discounted for first home buyers)
- **Legal Fees** \$1,800-\$3,000 – Search for [highly rated conveyancers near you here](#).
- **Building Inspections:** \$400-\$800 (Hot Tip: Don't rely on the supplied inspection report from the agent, get your own)
- **Pest Inspection:** \$200-\$400
- **Mortgage Registration:** \$150-\$300
- **Title Search:** \$50-\$200 as well as adjustments on council rates/strata (if applicable) and other associated fees
- **Moving Costs:** \$500-\$2,000

Hot Tip:

Always keep a buffer of at least 3-5% of your property price for these extras. Many buyers focus only on the deposit and loan, but it's these additional costs that can catch you off guard. Planning for them upfront means no nasty surprises on settlement day.





STEP 5

ENGAGE A CONVEYANCER OR **PROPERTY SOLICITOR** (CRITICAL)

Choose a qualified legal professional early in the process.

Why You Need Legal Help:

- Contract review and negotiation
- Property title searches
- Pest and building inspection coordination
- Settlement process management
- Protection from legal issues

When to Engage:

- Ideally during your preparation phase
- Before making any offers
- Always before signing contracts

What to Look For:

- Specialist property lawyers
- Local market knowledge
- Clear fee structure
- Strong communication skills

Search for a highly rated Conveyancer near you at Ourtop10.com.au

Hot Tip:

When it comes to legal advice, cheapest isn't always best. A diligent, experienced conveyancer can save you headaches (and money) later on. Look for someone with strong recommendations and great Google reviews so you know you're in safe hands.

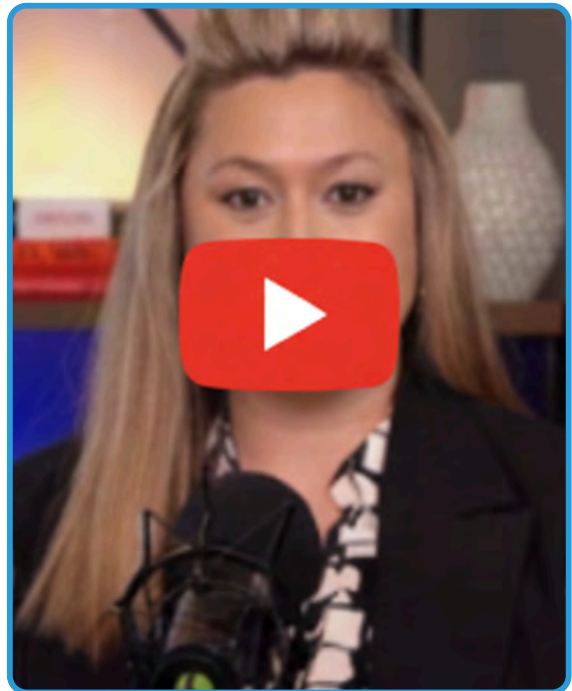


STEP 6

ORGANISE YOUR FINANCIAL DOCUMENTS

Required Documents:

- ✓ Last 2 years of tax returns
- ✓ Last two pay slips + any additional pay slips showing commissions or bonus payments (if applicable)
- ✓ 3 months of bank statements
- ✓ Employment letter
- ✓ Proof of any additional income
- ✓ Details of existing debts
- ✓ Proof of savings (including gift letters if applicable)



Hot Tip:

Get your paperwork sorted early. Having your documents ready to go speeds up approval and shows lenders you're organised-this can make all the difference when competing for a property.



STEP 7

RESEARCH FIRST HOME BUYER GRANTS

Significant savings are available through government schemes.

Federal Schemes:

Home Guarantee - 5 Deposit Scheme:

5% deposit with government guarantee

First Home Super Saver Scheme:

Use super contributions for deposit

State-Based Grants (varies by location):

First Home Owner Grant

Stamp duty concessions

Shared equity schemes



Hot Tip:

Don't assume every grant will work for you. Each scheme has different rules and is designed for specific situations. The right option can save you thousands, but the wrong one may not apply at all.

Speak with a mortgage broker to find out which grants and concessions best fit your circumstances.





PRE-APPROVAL PROCESS

(STEPS 8-10)

STEP 8

CHOOSING A MORTGAGE BROKER OR LENDER

When choosing a home loan, you can go directly to a bank or use a mortgage broker. Just remember that a bank will only show you its own products, while a broker can compare options from multiple lenders to find the best fit. Brokers also manage the paperwork and negotiations, making the process smoother and often saving you time and money.

Mortgage Broker Benefits:

- ✓ Access to 40+ lenders
- ✓ Expert market knowledge
- ✓ Saves time comparison shopping
- ✓ Ongoing support throughout the process
- ✓ Often no cost to you
- ✓ Brokers can have fees waived by lenders in many scenarios



Hot Tip 1:

Did you know that closing a credit card with a 10k credit limit can increase your borrowing capacity by 40-50k? Each lender is different so speak to a mortgage broker.



Direct Lender Benefits:

- ✓ Direct relationship with your bank
- ✓ Potentially faster processing
- ✓ Package deals (credit cards, transaction accounts)



Hot Tip 2:

Don't just default to your bank. While going direct can seem simpler, a mortgage broker compares dozens of lenders and tailors the right loan to your needs- often at no extra cost. A great broker also knows which lenders have appetite for your type of loan and can sometimes negotiate to have fees waived, saving you both time and money.



[BOOK A CHAT](#)

STEP 9

GET A PRE-APPROVAL

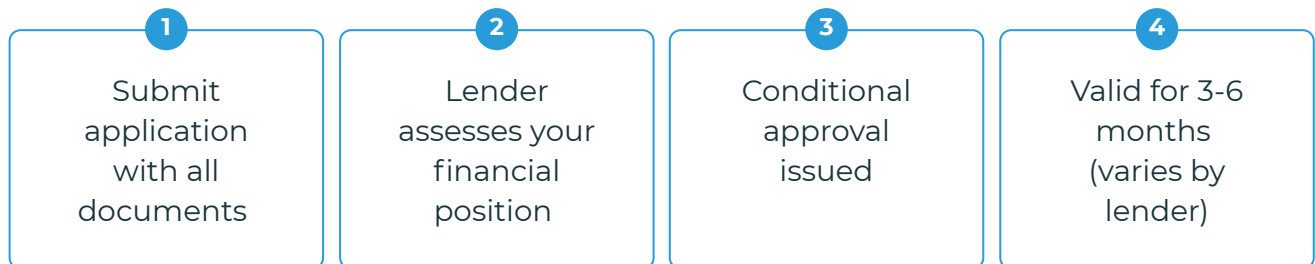
Having a pre-approval shows sellers you're a serious buyer with your finance ready to go. It gives you confidence when making offers and can give you an edge in competitive markets.

Pre-Approval Benefits:

- ✓ Know your exact budget
- ✓ Faster offer processing
- ✓ Negotiation advantage
- ✓ Rate protection (usually 90-120 days)



Pre-Approval Process:



Hot Tip:

Getting pre-approval gives you an edge in a competitive market. It locks in your budget and interest rate but also shows sellers you're a serious buyer. Just remember-pre-approvals aren't all the same. A strong broker can guide you to lenders who offer genuine pre-approvals (not just system-generated ones) so you can house-hunt with real confidence.



STEP 10

UNDERSTAND LMI REQUIREMENTS

Lenders Mortgage Insurance (LMI) is a one-off insurance premium that borrowers may need to pay if they're taking out a home loan with a deposit smaller than 20% of the property's value. LMI protects the lender (not the borrower) in case the borrower defaults on the loan and the property sale doesn't cover the outstanding debt. While it doesn't provide direct protection to the borrower, it can help buyers, especially first home buyers, get into the property market sooner by allowing them to purchase with a smaller deposit.

When LMI Applies:

- Borrowing above 80% of property value
- Some lenders: above 85% or 90%

LMI Costs:

- Usually 1-3% of loan amount
- Can be added to your loan
- One-off cost

LMI Waiver Options:

- Family guarantee
- Professional packages (doctors, lawyers, etc.)
- Australian Government 5% deposit scheme

Hot Tip:

Lenders Mortgage Insurance (LMI) protects the bank, not you. It usually applies if you borrow over 80%, but some lenders allow you to go up to 85% without paying LMI. A great broker can advise whether this is suitable for your situation and explore alternatives like guarantor loans, profession-specific waivers, or government schemes-helping you save thousands upfront.



PROPERTY SEARCH STRATEGY (STEPS 11-14)

STEP 11

DEFINE YOUR PROPERTY CRITERIA

When starting the journey as a first home buyer, it's important to clearly define your property criteria before you begin house hunting. This means working out what type of property suits your lifestyle and budget — whether that's an apartment, townhouse, or house.

Consider factors like location, number of bedrooms, proximity to work, transport, and schools, as well as any non-negotiables such as outdoor space or parking. By setting these criteria upfront, you'll avoid wasting time on properties that don't fit your needs and can focus on opportunities that genuinely align with your goals.

Key Considerations

- Location and commute times
- Property type (house, unit, townhouse)
- Number of bedrooms/bathrooms
- Parking requirements
- Outdoor space needs
- Proximity to schools, shops, transport

MUST-HAVES

- ✓ Non-negotiable requirement such as close to transport, work or family
- ✓ A garage for the car or an ability to have pets

NICE-TO-HAVES

- ✓ Preferences you can compromise on such as a balcony
- ✓ North facing aspect

Hot Tip:

Define your "must-haves" and "nice-to-haves" before you start searching. A clear checklist keeps you focused and helps you avoid emotional decisions at open homes. Stick to your essentials, but stay flexible on the extras—you'll find the right property faster and with less stress.



STEP 12

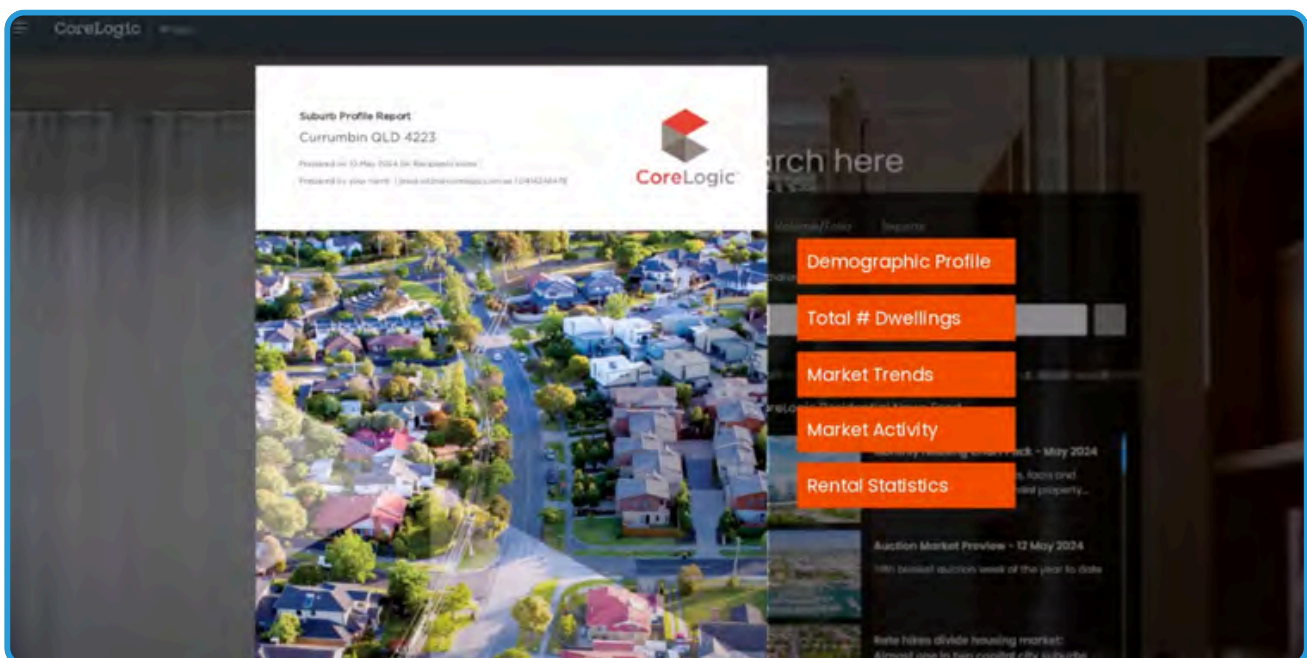
RESEARCH SUBURBS

Researching suburbs is a key step for first home buyers to make sure they're buying in the right location for both lifestyle and long-term value. It involves looking at recent sales data, median prices, and growth trends, as well as practical factors like access to transport, schools, shops, and amenities.

Don't forget to check for future infrastructure projects or planned developments, as these can influence both livability and property values. By thoroughly researching suburbs, you'll gain confidence that you're choosing an area that fits your budget, lifestyle, and investment goals

Research Areas for:

- Recent Sale Prices and trends
- Future development plans
- Crime Statistics
- School catchment areas
- Public transport access
- Local amenities and services



Tools for Researching the right properties

- [Realestate.com.au](https://www.realestate.com.au) and [Domain.com.au](https://www.domain.com.au)
- Local council websites
- School Finder Websites
- Google Street View for virtual street tours
- Use the HOMER chrome extension which displays any price or listing changes on a property listing

Hot Tip:

Don't just fall in love with property-research in the suburbs too. Sale prices, future developments, school zones, and transport links can all impact both your lifestyle and long-term investment. A little homework now can save big regrets later.



STEP 13

START ATTENDING OPEN INSPECTIONS

Attending open inspections is an essential part of the buying process for first home buyers. It gives you the chance to see properties in person, compare what's on offer in your price range, and get a real feel for different homes and neighbourhoods.

Start viewing properties to understand the market.

Inspection Tips:

- Attend multiple properties in different price ranges (does not matter if it is out of your budget), The aim is to gain experience in dealing with agents
- Take photos and notes
- Check for building defects
- Inspect street and neighbours

Questions to Ask:

- How long has it been on the market?
- What are the seller's circumstances?
- Any recent renovations or repairs needed?
- How much are the council rates and strata fees?
- Any planned developments nearby?



Hot Tip:

Treat open homes like research missions. Don't just admire the styling deeper. Take notes, ask questions about the property's history, and check the street vibe. The more inspections you attend, the better you'll understand the market and spot real value when it appears.



STEP 14

ENGAGE A BUYER'S AGENT (OPTIONAL)

Engaging a buyer's agent can be a smart move for first home buyers who want expert guidance and support through the property search. A buyer's agent works exclusively on your behalf to help identify suitable properties, negotiate with selling agents, and ensure you don't overpay.

They often have access to off-market opportunities and can save you time, stress, and money by handling the heavy lifting. For many first home buyers, having a professional in their corner provides peace of mind and helps them secure the right property with confidence.

When to Consider a Buyer's Agent:

- Limited time for property searching
- Unfamiliar with target areas
- Highly competitive markets
- Investment property purchases
- Auction purchases

Hot Tip:

Research the best buyers agents in your city with [Ourtop10](#)



Buyer's Agent Services:

- Property sourcing and evaluation
- Market analysis and pricing advice
- Bidding at auctions
- Negotiation on your behalf
- Due diligence assistance

Hot Tip:

In a hot market, a buyer's agent can give you the edge. They know the local areas inside out, handle negotiations, and can even bid at auctions on your behalf. If you're short on time or facing stiff competition, having an expert in your corner can be a game-changer.



MAKING YOUR OFFER

(STEPS 15-17)

STEP 15

GET BUILDING AND PEST INSPECTIONS

Getting building and pest inspections is a crucial safeguard for first home buyers before committing to a property purchase and it is an important consideration when making an offer. These reports identify any structural issues, safety concerns, or hidden problems like termite damage that may not be visible during an inspection.

While it's an extra upfront cost, it can save you from expensive surprises down the track and even provide leverage in negotiations if repairs are needed. Building Inspection Covers:

- Structural integrity
- Electrical and plumbing systems
- Roof and drainage
- Pest damage or activity
- Safety hazards
- Maintenance issues

4: BASEMENT, FOUNDATION, CRAWLSPACE & STRUCTURE

	NO	AV	SP	Q
4.1 Foundation	N			22
4.2 Basements & Crawlspaces	N			23
4.3 Floor Structure	N			24
4.4 Wall Structure	N			25
4.5 Ceiling Structure	N			26

Information

Floor Structure: Material Concrete piers	Floor Structure: Sub-Floor Suspended concrete slab	Floor Structure: Basement/Crawlspace Floor Concrete
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Observations

4.1.1 Foundation: FOUNDATION CRACKS - MAJOR (Major Issue)
Severe cracking noted at the foundation. This is typically consistent with soil movement and could lead to serious damage to structural components, foundation and/or slabs. Recommend a structural engineer evaluate and provide a report on course of action and remedy.

4.2.1 Basements & Crawlspaces: EFFLORESCENCE (Minor Issue)
Efflorescence noted on the crawlspace surface. This is white, powdery deposit that is consistent with moisture intrusion. This can compromise the soil's ability to support the home structure and/or lead to mold growth. Recommend a qualified contractor identify source or moisture and correct.

Inspection Timing:

- Before making an offer (if possible)
- As a condition of your offer
- Always before final settlement

Hot Tip:

Never rely on the seller's or agent's inspection reports-always organise your own independent building and pest checks. A few hundred dollars spent now could save you tens of thousands in repairs later, and it gives you powerful leverage in negotiations if issues are uncovered.

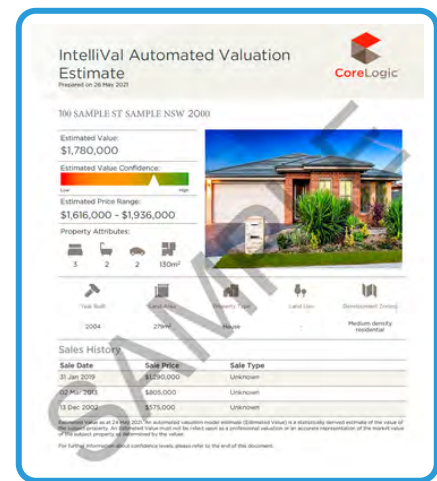


STEP 16

RESEARCH COMPARABLE SALES

Researching comparable sales is an important step for first home buyers to make sure they're paying a fair price for a property. This means looking at recent sales of similar homes in the same area — considering factors like size, condition, location, and features.

Comparable sales give you a realistic idea of market value and help you avoid overpaying. They also strengthen your position when making an offer or negotiating with the selling agent. By doing this research, you'll be better equipped to make informed decisions and buy with confidence.



Research Methods:

- Recent Sales in the same street/area
- Properties with similar features
- Price per square metre calculations
- Market trend analysis
- Agent feedback on pricing

Data Sources:

- RPData and Corelogic Reports
- Real Estate Websites
- Local Agent Insights
- Auction Results

Hot Tip:

A great mortgage broker can give you access to suburb and property reports with granular data-insights you won't get from an asking price alone. This helps you spot true value and avoid overpaying.

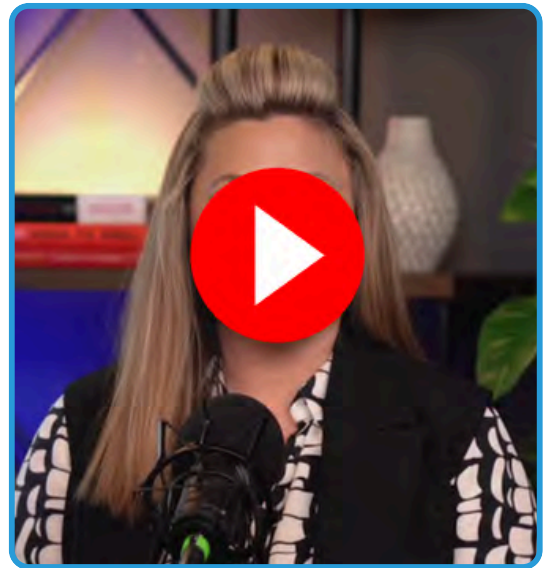


STEP 17

PREPARE YOUR OFFER STRATEGY AND SIGNING YOUR CONTRACT OF SALE (COS)

Before you put pen to paper, it's vital to have a clear offer strategy in place. As a first home buyer, this means setting a maximum budget and sticking to it, deciding on your preferred settlement period, and knowing whether you'll make a conditional or unconditional offer.

You should also think about any special conditions you may need, such as finance approval, building and pest inspections, or subject-to-sale clauses. A well-prepared strategy ensures you negotiate with confidence and avoid making emotional decisions under pressure.



Key Strategy Elements:

- Maximum budget (stick to it!)
- Preferred settlement timeframe
- Conditional vs unconditional offers
- Special conditions to include

Signing Your Contract of Sale (COS)

Once your offer has been accepted, you'll move on to signing the Contract of Sale — the legally binding document that outlines the terms of your purchase. It's essential to have your conveyancer or solicitor review the contract before you sign, so you fully understand the conditions, settlement date, and any inclusions or exclusions. This step makes your purchase official, so taking the time to get professional advice will protect your interests and give you peace of mind as you move closer to owning your first home.

Hot Tip:

Go in with a plan before you make an offer. Decide your absolute maximum budget and stick to it—emotion can cloud judgment fast. Build in smart conditions like finance, building and pest, or strata reports so you're protected. A clear offer strategy not only gives you confidence but also strengthens your negotiating position.





SETTLEMENT PROCESS (STEPS 18-21)

STEP 18

FINALISE YOUR HOME LOAN

Converting your pre-approval to formal approval is one of the biggest milestones for first home buyers. Pre-approval gives you a guide on how much you can borrow, but once you've found a property and signed the contract, the lender needs to fully assess the details before giving final approval.

This includes a property valuation, updated checks on your income and expenses, and reviewing any conditions attached to your loan. Once formal approval is granted, the bank has officially said "yes" to funding your purchase — bringing you one step closer to settlement and the keys to your new home.



Required Steps:

- Submit property details to lender
- Complete property valuation
- Finalise loan documentation
- Arrange loan insurance if required
- Set up loan account and payment methods

Timeline:

- Usually 1-2 weeks from contract signing
- Coordinate the settlement date
- Ensure all outstanding conditions are met

Hot Tip:

Final approval can be stressful-unless you've got a broker. They'll coordinate with the bank, valuation, and deadlines so your loan is ready on time and settlement runs smoothly.



[BOOK A CHAT](#)

STEP 19

CONDUCT FINAL INSPECTION

Conducting the final inspection is your last opportunity to make sure the property is in the agreed condition before settlement. As a first home buyer, this means checking that nothing has been damaged since exchange, all agreed repairs have been completed, and fixtures and fittings included in the contract are still in place.

It's also wise to check utilities, keys, and any appliances or equipment that come with the property. Taking the time to do a thorough final inspection helps you avoid surprises on move-in day and ensures you're getting exactly what you agreed to buy.

This is Your last chance to identify any issues.

Final Inspection Checklist:

- | | |
|--|---|
| <input type="checkbox"/> Property condition unchanged since contract | <input type="checkbox"/> All agreed repairs completed |
| <input type="checkbox"/> Fixtures and fittings as specified | <input type="checkbox"/> Metre readings for utilities |
| <input type="checkbox"/> Keys and garage remotes provided | <input type="checkbox"/> Pool and spa equipment working (if applicable) |

Hot Tip:

Don't skip your final inspection-it's your last safeguard before settlement.

Check that the property is in the same condition as when you signed, all repairs are complete, and every key, remote, and fitting is accounted for. Picking up issues now can save you expensive headaches later.



STEP 20

PREPARE FOR SETTLEMENT DAY

Ensure Everything is Ready for the Big Day

Settlement day is when it all comes together — but the key to a smooth experience is being prepared. A little organisation now can save a lot of stress later.

Settlement Preparation Checklist:

- Confirm all funds are available and ready to transfer
- Make sure your final loan documents are signed and returned
- Have your insurance policies active from settlement day
- Arrange utility connections (electricity, gas, internet, water) ahead of time
- Book your moving services so you're not left scrambling at the last minute



Hot TIP:



Settlement Day runs like clockwork only if you're prepared. Double-check your funds, insurance, and loan docs are in place, and have utilities and movers lined up. Any slip-up here can delay settlement and trigger penalty fees-so get everything sorted early.

Hot Tip:

Sort your building insurance early. If it's not in place by settlement, you could face costly delays and daily penalty interest fees. Don't risk it-get covered ahead of time. Things to consider:

- Your policy must be active from settlement date
- Make sure you shop around for competitive rates



[BOOK A CHAT](#)

STEP 21

CONNECT UTILITIES



Connect Your Utilities Before Move-In

One of the most important (and often overlooked) steps before settlement is arranging your essential services. Sorting this early means you'll walk into a home that's ready to live in from day one.

Essential Connections:



Electricity and gas



Water and sewer



Internet and phone



Garbage collection



Pay TV or streaming services

Hot Tip:

Line up your utilities early-nothing's worse than moving into a home with no power, water, or internet. Contact providers at least two weeks before settlement, and use the chance to compare plans for savings. A little prep now means a smooth, stress-free move-in day.





POST- SETTLEMENT STEPS

(STEPS 22-25)

STEP 22

UPDATE YOUR ADDRESS

Once you've settled into your new home, it's time to update your details with all the important organisations. This step often gets forgotten in the excitement of moving, but keeping your records current is essential for security, compliance, and peace of mind.

Priority Notifications:



Bank and financial institutions



Employer and payroll



Australian Taxation Office (ATO)



Medicare and private health funds



Electoral roll



Insurance companies

By notifying these organisations promptly, you'll avoid missed bills, keep your insurance valid, and ensure your personal records remain up to date. A quick checklist now saves you from headaches later.

Hot Tip:

Don't just "set and forget" your home loan. Reviewing it regularly keeps on the best rate and ensures your loan features still match your needs. Even a small rate drop can save you thousands over the life of the loan-and a great mortgage broker will reach out annually to review your loan and keep you ahead of the game.

CHANGE OF ADDRESS
UPDATE YOUR ADDRESS



Hot TIP:

Don't leave updating your address to the last minute. Missing an update with your bank, insurer, or the [ATO](#) can cause headaches down the track. Make a checklist of priority organisations and tick them off before or just after settlement to stay covered and connected.



COMMON MISTAKES TO AVOID

Property Search Mistakes

- Not checking credit score early
- Borrowing at maximum capacity
- Forgetting about additional costs
- Making major purchases before settlement
- Not shopping around for the best rate

Financial Mistakes

- Falling in love with the first property
- Ignoring location fundamentals
- Skipping building inspections
- Not researching future developments
- Bidding beyond your budget

Legal and Process Mistakes

- Not reading contracts carefully
- Rushing important decisions
- Not using qualified professionals
- Missing important deadlines
- Inadequate insurance coverage

GOVERNMENT GRANTS AND SCHEMES

Federal Programs

Home Guarantee - 5% deposit scheme

- 5% deposit minimum
- Government guarantees remaining 15%
- No LMI required
- Income caps apply
- 50,000 places annually

First Home Super Saver Scheme (FHSSS)

- Use voluntary super contributions for deposit
- Maximum \$15,000 per year
- Total \$50,000 per person
- Tax benefits on contributions and earnings

State-Based Programs

NSW

First Home Buyer Assistance Scheme
Stamp duty exemptions and concessions
Shared equity programs

VIC

First Home Owner Grant
HomesVic shared equity
Stamp duty concessions

QLD

First Home Owner Grant
First Home Concession
QLD Housing Investment Growth Initiative

SA

First Home Owner Grant
Homeseeker SA
Stamp duty concessions

WA

First Home Owner Grant
Keystart home loans
Shared equity programs

TAS

First Home Owner Grant
HomeShare equity programs
Stamp duty concessions

ACT

Home Buyer Concession Scheme
Shared equity programs
Land rent scheme

NT

First Home Owner Grant
TenantBuy program
Stamp duty concessions
Online Calculators
Loan Repayments
Stamp Duty: Revenue office websites
LMI Calculator: Major bank websites

RESOURCES AND TOOLS

Government Resources

First Home Guarantee: nhfc.gov.au

FHSSS Information: ato.gov.au

Financial Education: moneysmart.gov.au

Credit Education: creditsmart.org.au

Professional Services

Mortgage Brokers: ourtop10.com.au (find a broker)

Building Inspectors: aspect.com.au

Conveyancers: OurTop10.com.au

Buyer's Agents: rebaa.com.au

Sales Data: realestate.com.au, domain.com.au

Market Response: corelogic.com.au

Suburb Profiles: Local council websites

School Information: myschool.edu.au



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- ☎ 1300 899 819
- ✉ startnow@sorenfinancial.com
- 🌐 sorenfinancial.com.au

Services Offered:

- Home loan pre-approvals
- SMSF Lending
- Refinancing advice and application
- First home buyer guidance
- Investment property loans
- Commercial lending
- Ongoing loan management

Office Hours

- Monday - Friday:** 9:00 AM - 6:00 PM
Saturday: 10:00 AM - 2:00 PM (by appointment)
Sunday: Emergency consultations only

BOOK A CHAT

Book your complimentary 30-minute consultation to discuss your home buying goals and get personalised advice.

What's Included:

- Borrowing capacity assessment
- Loan strategy discussion
- Government grant eligibility
- Market insights for your target areas
- Customised action plan

This guide is for general information purposes only and does not constitute financial advice. Always seek professional advice tailored to your specific circumstances.