



BUYING A HOME CHECKLIST

Tick all these boxes and things will run smoothly

Buying a home can be very confusing, overwhelming, & stressful. These emotions generally arise because people aren't sure what they should do next.

Well, we've just made things a little easier!

Below is a TO DO list designed specifically for buyers. This list will help reduce the pressure that you're feeling.

If you tick all these boxes your purchase will run much smoother.

Always remember though, if you're not sure about something, please give us a call. Communication is the key to this!



CHECKLIST

Fill out RM Legal and Conveyancing's BUYER QUESTIONNAIRE

This allows us to act on your behalf as your legal representative and also tells us about the property you're buying, your lender's detail (if you're borrowing money) and any other important information we require in order to advise you correctly. Without this, we legally cannot provide you with advice. Here's the link to fill it <http://www.rmlegalandconveyancing.com.au/purchase-instructions>



Have you ordered pest and building reports?

This is optional, but we highly recommend them. You are free to use anyone for the pest and building report. Find one, give them a call, book in a day and let the agent know to expect a phone call from them. If you need any recommendations, feel free to ask us or the agent.



Have you signed everything and provided ALL paperwork to your lender or broker?

This is a biggy! If you haven't done this, you won't get UNCONDITIONAL APPROVAL and you'll need that in order to buy your new home. Give your lender a call and ask them.



Do you have the TRUST Account details from the real estate agent?

If not, ask them for it. You'll need those details in order to pay the deposit. Remember, no deposit means no exchange. No exchange means someone else can buy the property. Tick this once you have the account details.



Have you paid the DEPOSIT to the Real Estate Agent or Agency?

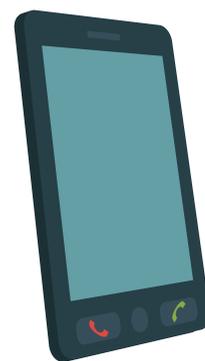
Although a deposit DOES NOT HOLD the property from other people buying, you will still need to place a deposit in order to exchange the contracts. Exchanging contracts DOES stop other buyers. The minimum deposit you can pay is 0.25% of the purchase price. i.e. $\$(\text{purchase price}) \times 0.25\% = \text{Deposit Amount}$



Give your lender/broker & Real Estate Agent RM Legal and Conveyancing's contact details.

Ask them to email us IF they want a copy of the contract of sale. There is a very good chance they will need it for a valuation. If they do want it, ask them to email us & request it. They can find all our details by GOOGLING: RM Legal and Conveyancing, clicking on our website and select OUR TEAM.

<https://www.rmlegalandconveyancing.com.au/our-team>





Check your email & phone DAILY.

Our team will email you regularly with important information, explanation letters and of course, ask you when you would like to sign the contract. In our experience, those who do not read this information seem to be the most confused and regularly miss deadlines.



SOME LEGAL STUFF YOU NEED TO KNOW:



- **The full amount of the 10% deposit needs to be paid BEFORE the cooling-off period expires.**

This amount needs to be paid to the real estate agent.

See our video on Youtube: What is a Cooling Off Period?
<https://youtu.be/mKif4BgJYBc>

- **Your ID needs to be Verified**

On the 1st July 2016, the government required that everyone who is buying or selling a property (whose name is on or will be on the contract of sale) needs to have a Verification of Identity Check completed. This can be completed at the post office or by us. All the details can be found on our website here: [New Verification Laws for NSW](#)

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RM Legal & Conveyancing