

The Buyer Ready Checklist

For every buyer — first home, next home, or investment. Built from 5,000+ transactions across Newcastle, Lake Macquarie and the Hunter. Most buying risk doesn't come from doing something crazy — it comes from being unprepared. Work through this before you offer on anything, and you'll move faster than the competition when it counts.

Educational content only — not financial, legal or investment advice. Developed by Presence Real Estate Group.

1 · THE MONEY

- Deposit mapped, plus costs** — allow ~5% for stamp duty, legals, inspections, moving.
- Borrowing capacity verified, not guessed** — assessed on real payslips and debts, not a calculator.
- Pre-approval in writing** — and know its expiry date.
- Rate-rise buffer** — could you hold the repayments 2–3% higher? Know your true ceiling before emotion sets it.
- Deposit transfer-ready** — daily transfer limits have killed exchanges. Lift yours before offer day.

2 · STRUCTURE & LENDING — SORTED BEFORE YOU LOOK

- Whose name is it going in — and why?** Personal / dual names / company / trust — or another entity on your adviser's advice. The rules move (2026 Budget: new SMSF borrowing for residential property is set to end; existing loans grandfathered), so get current structure advice before you sign. Tax, land tax, serviceability and exit all hang off this. Deals die when it's decided last.
- Pre-approval under THAT structure** — not under a different name to the contract, with any letters or confirmations lenders will want ready to go.
- Borrowing capacity across lenders** — policy appetite, valuations and LVRs move monthly; your bank isn't the whole market.
- LMI understood** — sometimes dead money, sometimes smart leverage. Know which, for you.
- The right advisers, engaged in advance** — a property-savvy tax accountant and (if you use one) a financial planner who already knows your situation, so you can act in days, not wait two weeks for an appointment while the property sells.

3 · THE TEAM — LOCKED IN BEFORE YOU NEED THEM

- Solicitor / conveyancer chosen BEFORE you offer** — ideally one who doesn't charge for contract reviews and is reachable on a mobile, including weekends, when a deal is running.
- Building + pest inspector on call** — booked-out inspectors have cost buyers exchange.
- Broker or lender decided** — investment-grade structuring if you need it, not just a rate comparison.
- Someone on YOUR side of the table** — the selling agent is paid to get the highest price for the seller. Know who's negotiating for you.

4 · THE SEARCH & THE OFFER

- Brief written down** — suburbs, must-haves, walk-away price, agreed by every decision-maker.
- Plan for the ~30%** — approximately 30% of the properties we sell trade before the portals see them. Portal-only searching sees a partial market.
- Comparables checked, not asking prices** — sold data from the last 90 days is the truth.
- Development potential? Feasibility first** — zoning, what's happening around it, what the block can actually take — before you sign, not after. (Your buyer's team and builder can help here.)
- Offer strategy set** — how offers in writing work, auction vs private treaty, cooling-off rules (and when a 66W

waives them), and how to put forward FEWER conditions so you're the most appealing buyer — without exposing yourself.

Where we stand: we keep a panel of buyer-friendly solicitors and conveyancers who've agreed to these terms — free contract reviews, weekend-reachable, and you only pay when you actually convey. Ask us for a referral any time. **We take no payments from solicitors, conveyancers or building inspectors** — their only job is protecting you. Where referral arrangements exist elsewhere (finance, building partners), they're disclosed in writing before you engage.

Want every box ticked in one 15-minute conversation — free?

Book a strategy call and we'll walk the checklist with you — including a free finance health check with our partner if you want the money side verified, and honest feedback on whether your brief is fillable in this market: presence.realestate/buyers-agent-newcastle · Buyer advocacy engagements include four written guarantees, provided before you pay a dollar.

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