

Owning a property is a significant investment, and understanding how to make the most of it can set you up for long-term success.

Aqua Home Loans is here to provide clear guidance on managing your home loan, building equity, and making informed decisions that protect and grow your investment.

## 1 Save for a House Deposit

Getting started with your property journey usually begins with saving for a deposit. The size of your deposit can influence your borrowing capacity and the type of home loan you can access. Planning your savings, understanding your expenses, and setting a realistic target can help you reach this milestone sooner.

## 2 Work Out What You Can Afford to Borrow

Knowing how much you can comfortably borrow is crucial. Consider your income, ongoing expenses, and future plans to determine a realistic borrowing range. This ensures you're looking at properties that fit within your financial comfort zone.

## 3 Securing Finance

A broker like Aqua Home Loans can guide you through securing a loan that suits your situation. Getting pre-approval before house hunting can make you a more confident buyer and strengthen your position when making an offer.

## 4 Auction or Private Treaty




Properties are typically sold at auction or by private treaty. Auctions are competitive and have set dates, while private treaty sales offer more time to negotiate.

Understanding the process of each can help you choose the approach that aligns with your buying style.

## 5 Contract of Sale

Once you've chosen a property, the contract of sale outlines the terms and conditions of the purchase. Reviewing this carefully, including key dates and inclusions, is an essential step before committing to the purchase.

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### 6 Make an offer

Making an offer involves considering market value, comparable sales, and your budget. Being prepared and realistic ensures your offer has a stronger chance of being accepted.

### 7 Building and Pest Inspection

A building and pest inspection helps identify any potential issues before finalising the purchase. This step provides peace of mind and ensures there are no hidden surprises that could affect your investment.

### 8 Settlement

Settlement is when the property officially becomes yours. Funds are transferred, legal documents are signed, and ownership is confirmed. Planning for settlement ensures a smooth transition into your new home.

### 9 Stamp Duty in New South Wales

Stamp duty is a state government tax applied to property purchases. The amount varies depending on the property value and type of buyer. Understanding your obligations early helps avoid unexpected costs at settlement.

### 10 Home and Contents Insurance

Protecting your new property is an important final step. Home and contents insurance covers damage, theft, and other unforeseen events, helping you safeguard your investment and belongings.

“Property ownership is a journey, and the right advice makes all the difference. With Aqua Home Loans, you’ll have the support and expertise to manage your investment confidently and achieve your financial goals.”

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