PRESENCE REAL ESTATE · BUYER ADVOCACY

FREE CHECKLIST

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.

HOME BUYERS & INVESTORS · NEWCASTLE & THE HUNTER · 2026 EDITION

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Most buying risk isn't crazy, it's unprepared

Most buying risk doesn't come from doing something reckless. It comes from being unprepared when the right property appears.

Work through this checklist before you offer on anything, and you'll move faster than the competition when it counts.

> WHO THIS IS FOR
>
> Every buyer: first home, next home, or investment. There's no separate track for experience level here, the fundamentals are the same regardless of how many properties you've bought before.

1

THE MONEY

- [ ] **Deposit mapped, plus costs.**
  Allow around 5% for stamp duty, legals, inspections and moving.
- [ ] **Borrowing capacity verified, not guessed.**
  Assessed on real payslips and debts, not a calculator.
- [ ] **Pre-approval in writing.**
  And you know its expiry date.
- [ ] **Rate-rise buffer.**
  Could you hold the repayments two to three per cent 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, with 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 or 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 and 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 and walk-away price, agreed by every decision-maker.

- [ ] **Plan for the ~30%.**
  Around 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, and 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 versus 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

Free referrals, no kickbacks

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.

> **NO PAYMENTS TAKEN**
>
> We take no payments from solicitors, conveyancers or building inspectors. Their only job is protecting you. Where referral arrangements exist elsewhere, such as finance or building partners, they're disclosed in writing before you engage.

A QUICK GUT CHECK

If you can't tick most of the boxes in this checklist today, that's normal, not a problem. It just means the fastest path forward is talking it through rather than guessing your way there alone.

YOUR NEXT STEP

Want every box ticked in one fifteen-minute conversation, free?

BUYER STRATEGY CALL · 15 MINUTES · NO OBLIGATION

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.

Four written guarantees, before you pay a dollar.

Book your call: presence.realestate/buyers-agent-newcastle

Buyer advocacy enquiries: +61 2 4926 0614

IMPORTANT INFORMATION

What this checklist is, and what it isn't

EDUCATIONAL CONTENT ONLY

This checklist provides general, educational information for people considering buying residential property in New South Wales. Nothing in this document constitutes financial, legal, tax or investment advice. Always seek advice from a licensed financial planner, mortgage broker and/or tax specialist accountant for your circumstances before acting on anything in this checklist.

STRUCTURING AND LENDING REFERENCES

References to ownership structures, SMSF borrowing rules, lenders mortgage insurance, and borrowing capacity are general in nature and may change. Rules affecting SMSF borrowing for residential property referenced in this checklist reflect the 2026 Federal Budget as announced at the time of writing and are subject to legislation and transition arrangements. Confirm current rules with a licensed adviser before making any decision.

REFERRALS AND DISCLOSURES

Presence Real Estate takes no payments from the solicitors, conveyancers or building inspectors referred to buyers. Where referral or partner arrangements exist elsewhere, including finance or building partners, these are disclosed in writing before a buyer engages that service. Any written guarantees referenced in this checklist are subject to the terms confirmed in a signed buyer advocacy agreement.

ESTIMATES AND FIGURES

Percentage figures, such as typical purchase costs or the share of properties that trade before public listing, are estimates based on Presence's own transaction experience and are provided as general guidance only. Individual costs, market conditions and outcomes vary by property, buyer and timing.

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