

A photograph of a young couple sitting on a couch in a living room. The woman, with long blonde hair, is leaning over the man's shoulder and laughing. The man, with a beard, is also laughing and has his hand on his forehead. They are both wearing light-colored sweaters. In the foreground, there is a small potted plant. The background is a softly blurred living room with a lamp and a window.

my^{listing}

Other Services We
Provide

MORTGAGE FINANCE

You've now sold your home and are looking to purchase your next home. Or you've sold your investment property and looking to purchase your next investment property.

We have an expert mortgage broker who will be able to assist review your finances and determine what you're able to borrow for your next purchase.

How much deposit will you need to buy that next property?

Most lenders will require you to have a 20% deposit for your home loan. For example, if you wish to purchase a home worth \$400,000, you would require an \$80,000 deposit (*don't forget you need extra for stamp duty and legal as well*). However, most lenders have loan products to borrow up to 90% to 95% of the property value.



If you don't have a 20% deposit and need to borrow more than the 80% threshold My Listing's mortgage specialist advisor can talk you through your options. At My Listing, we're thrilled to be able to offer an additional service in sorting out your finances on top of assisting you sell or rent your home privately. Don't hesitate to contact us so our mortgage broker can assist you with your mortgage needs.

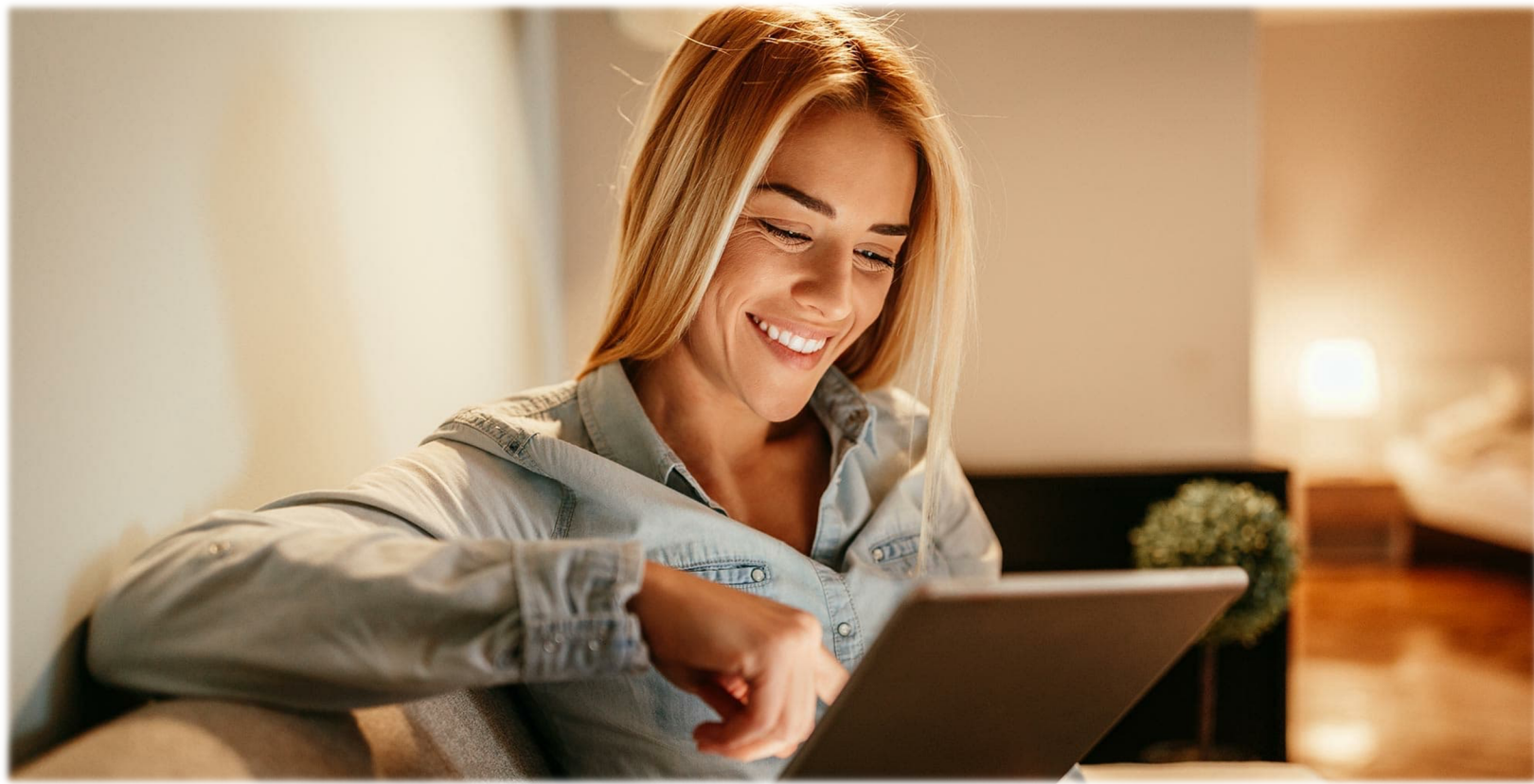
Your Budget:

Create a budget to determine what you can realistically afford to spend on mortgage repayments. Your budget should include all your regular outgoing expenses along with estimates for the cost of ownership of a home (insurance, rates, interest on your mortgage, applicable body corporate charges and maintenance for your home). These costs will vary depending on where you live and the type of home you wish to buy.

Mortgage calculator:

Once you've worked out your budget, you can use a home loan repayment calculator to get an idea of what your mortgage repayments would be. Mortgage calculators can be found on most bank websites and of course through consultation with our highly recommended broker. If you're happy that you can afford to pay this amount each month, then you can start looking at financing.





Pre-approved Finance:

Our expert mortgage advisor can assist you to obtain finance pre-approval so that you know what price range you can look at for your new home. Given your income and financial commitments, banks will provide a pre-approved amount (to which terms apply) beyond which they would not lend. This gives you a ceiling for the maximum you can spend on buying your next (or even first) property.

Mortgage Advisor:

Our mortgage advisor or broker can help you find the best deal from lenders. You don't need to step foot into any branch at all. Remember, mortgage advisors' fees are paid for by the lender, not you.

Financing Your Home:

Along with your savings, there are other sources of income that can help to supplement your deposit. For instance, if you are a first home buyer and meet certain criteria you may also be able to secure a first home owners grant. These differ from state to state, so make sure you look up your entitlements. You may also like to consider entering a shared ownership agreement or enlisting the help of a guarantor through friends or family if you don't have enough savings or a high enough income on your own.

If you already own a property, depending on its value you may be able to use the equity in your current home to help secure financing for the purchase of your new property. Talk to our expert mortgage advisor about the options available to you.

OUR BUYER'S AGENT

What's included in a buyer's agent service? This question is asked a lot as different buyer's agents provide a different level of service.

My Listing offers a fully serviced buyers' agency, the goal of our service is to manage the whole process from start to finish while taking the risk and stress out of buying.

The whole process should only take 6 to 8 weeks.



Our Buyer's Agent Services Explained

Establish the buyer's search criteria: What is your purchasing budget, minus overheads (stamp duty etc)?

A Property Search is conducted weekly until a property is purchased

Property requirements:

- Distance to the city, schools, train station, shopping centres etc.
- Number of bedrooms, living areas, land size.
- Purpose of property, attracting tenants or family home.

The buyer's agent creates a short list of 'for sale' properties that match your criteria. This includes off market listings, properties that are coming to market and on market listings. At this point, the client would have to give feedback on properties of interest, creating a property inspection shortlist for the buyer's agent.

The buyer's agent will endeavour to inspect all properties on the shortlist and give feed back to their client around property presentation, price estimates for potential renovations, conduct a market value and a rental appraisal. This process will produce a property for the client to inspect (if needed).

Repeating this process weekly will produce a pipeline of properties for potential purchase. Once the client approves a property, the buyer's agent will provide a written market value, this price is used as a walk away figure during property negotiation.



Buying The Property

Due Diligence: The buyer's agent will conduct their own due diligence on the property. They can also arrange a building inspection if required.

Submitting An Offer: This could be via private treaty (written offer) or auction. This stage is where all the negotiating is done.

If successful at purchasing, the buyer's agent will complete contracts of sale and finalise the property purchase. This is where the deposit is paid to the agent.

Property Settlement & Property Hand Over.

The buyer's agent can organize a final inspection on the property two weeks before settlement or property handover. Our buyer's agent is your property advisor! Even after settlement, enquiries are always welcome.

Our Buyers Agent will ensure all the boxes are ticked and that sincere care is taken when providing a buyer with the advice and action required throughout the buying process.

Buyer's Agent Responsibilities

Search: *What's the best suburb for my budget? What type of property suits me?*

Based on your budget and criteria, we match up and recommend Brisbane & Gold Coasts best real estate. You're leveraging from our experience, choosing only the very best real estate on or off the market.

Inspect: *What do you look for during an open for inspection?*

Our buyer's agent has inspected thousands of properties over his career. His trained eyes sift through the problem properties that can minimise your long-term capital growth. As he himself is an avid property investor and developer.

Assess: *What is the market value of the property?*

We provide a detailed report on what comparable property's have sold for and set a maximum, walk away price for the property.

Negotiate & Purchase: *How do I submit and offer or bid at auction?*

This is where a buyer's agent provides the most value. Though negotiation (auction or private treaty) we make sure you don't overpay for the property. In most cases we save our clients tens of thousands of dollars.



PROPERTY INVESTING & DEVELOPMENT ADVICE



If you are interested in further property and development advice, Contact My Listing on **1300 340 682** to book a time with one of our trusted Property Consultants to discuss your goals and we will endeavour to assist you reach them.



GET IN TOUCH WITH OWN MY HOME

Thanks for taking the time to read about the other services we offer at My Listing, if you're ready to get started—we are ready to help you begin your journey and we will remain committed to supporting you along the way.

[Click Here](#) to view our available packages, Or Click to follow us on [Facebook](#) & [Instagram](#)

Call us on **1300 340 682** OR email us at support@mylisting.au—we can't wait to connect with you!.



We look forward to helping you successfully sell your home – quickly, easily & cost-effectively.

