



## HEAD OFFICE

Lane Cove  
Suite C, 161 Burns Bay Road  
Lane Cove NSW 2066  
ACN: 107 994 767

P: 02 9428 4000  
F: 02 9428 4037  
E: [info@ozwideloans.com.au](mailto:info@ozwideloans.com.au)  
W: [www.ozwideloans.com.au](http://www.ozwideloans.com.au)

OZ WIDE LOANS - Widening Your Loan Choices

## BUYERS CHECKLIST

### Ask the real estate agent

- What was the last price the property sold for
- What will the likely rental return be
- What are the current annual rates
- Are there heritage or other restrictions to renovations/changes made
- Are there any approved plans for renovations/changes
- Has council checked that current renovations are legal
- Have building and pest inspections been done
- What is state of plumbing and wiring - is it documented
- Has a title search been done
- How long a settlement period are sellers requesting

### Re: Houses

- zoning
- size of block
- floor space ratio (building area to total land area)
- floor space currently used
- any plans for building on adjacent properties

### Re: Units

- if building is company title, is leasing permitted
- is building fire rated or being arranged
- current levies
- any special levies and for how long

### Ask Solicitor / Conveyancer

- How much do you charge - what must I budget for
- Does this include disbursements
- Does title of property affect legal cost
- Do you charge a storage/holding fee to keep documentation
- Are you licensed to do this work
- Do you handle all correspondence once sale has commenced
- What are your working hours

### Practical printable checklist

Use either of these this practical printed checklist from St George or ANZ to help get started on the path to buying your home.

- St. George **checklist** <http://www.ozwideloans.com.au/stgeorgechecklist.pdf>
- ANZ **checklist** <http://www.ozwideloans.com.au/anzchecklist.pdf>