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| **Personal Details** | |
| Your full name address and occupation (including middle names and residential address – no PO Boxes) |  |
| Your preferred contact details including mobile phone, home phone, work phone and email address. |  |
| The dates of birth for each purchaser. (Required for documentation) |  |
| **Financing Details** | |
| Please provide details of finance arrangements for your purchase. If you have not already signed the contract and finance is an issue we suggest you make the contract subject to finance. Will the Vendor agree to this? |  |
| Please provide full contact details of your bank representative including phone and email address. |  |
| Is your purchase dependant on a sale of property or other event?  If yes, then the purchase should be made subject to that other event. |  |
| **The Property and Your Ownership** | |
| What do you intend to use the property for? Will it be your principal place of residence? |  |
| We strongly recommend you speak to your local council about building permits from adjoining properties, termite inspections, and Capital Gains Tax.  You must keep copies of all correspondence including a copy of the contract for future tax purposes. We do not keep copies of these documents beyond 7 years. We can provide you with a copy of your documents within the 7 year period for $150 plus GST. | |
| Has the agent or vendor said anything to you that you relied upon to enter into the contract? For example all the works done at the property have council approval. |  |
| Is there any evidence of works done at the property within the last 7 years? If yes please provide full details. We will need to look to ensure that the Building Act has been complied with. |  |
| Has the vendor done any of those works as an owner builder? |  |
| We recommend you obtain a survey plan of the property. It is at your risk if you do not. | |
| Is the house or other buildings on the property located on or close to the boundary? This makes it more important to obtain a site survey. |  |
| We recommend you take out Title Insurance on your property. Title Insurance is a new specialised type of property insurance available to purchasers and home owners. It protects your ownership and use of the property by guarding against certain unknown and hidden risks that may cause you loss or affect ownership. This is a once-off premium for lifetime cover over the property. A list of premiums and other information regarding Title Insurance including the benefits are attached. | |
| Do you wish for us to apply for Title Insurance on your behalf? |  |
| Do you want us to register a caveat on title? (Subject to the terms of the Contract) |  |
| A caveat is a notice on title that shows you have an interest in the property and restricts others from registering an interest in the property without your knowledge. Our fees in lodging a caveat are $250 plus lodgement fees. We strongly recommend a caveat be lodged, particularly where a longer settlement is anticipated. The risk in not lodging a caveat is that another party may lodge a dealing over the property that prevents the property being transferred into your name. This has happened! | |
| In whose name will you own the property? If tenants in common what percentages?  Joint tenants - Y or N  Tenants in Common – if Yes what percentages (i.e. 50/50 or 60/40) |  |
| The difference between joint tenants and tenants in common is very important for estate planning purposes. Joint tenants means that upon the death of the first of the purchasers, that person’s share automatically passes to the survivor outside the terms of their Will. Tenants in common means that each purchaser has a fixed interest in the property in the proportions agreed by the purchasers. This share does not automatically pass to the other purchaser upon death. | |
| Has the bank been advised of this? |  |
| If more than one person, will you own as joint tenants, or tenants in common? |  |
| If tenants in common, what percentages? |  |
| We strongly recommend that you undertake a review of your estate planning and Wills after purchasing a property. | |
| Concessions – Are you eligible for the First Home Owner’s Grant? If yes have you spoken to your bank? |  |
| We are more than happy to help you in this regard. If you need assistance with your Home Owners Grant don’t hesitate to contact us. | |
| Do you hold a Centrelink Healthcare Card, Repatriation Card, Pensioner Concession Card (Centrelink or Dept. of Veterans Affairs)? If yes please provide details. |  |
| **Off the Plan Purchasers** | |
| What representations has the vendor and or agent made about when the property will be ready and how much duty is payable? |  |
| Note: Duty is calculated on the Purchase Price less the cost of building works done after the Contract is signed. The exact duty payable depends on when you purchase, the constructions works done to date and the documents provided by the vendor at settlement. | |
| Has the vendor provided an estimate of the owner’s corporation fees and rules? Please specify. |  |
| Does the contract permit you to pay the deposit by bank guarantee? |  |
| Please note xx accepts no responsibility for the services and/or advice offered by any third party. The referral of another service provider shall not be construed as offering financial or other advice to you and you are responsible to make all enquiries of the service provider to ensure the services and/or advice is suitable to your needs. | |