



your investment

# property

## Open for Inspection

### ☑ OPEN FOR INSPECTION CHECKLIST

Use this checklist at each property inspection you make to ensure you take note of all the necessary information.

ADDRESS				
Auction date and agency	▶			
Agent's name	▶			
Agent's phone numbers	▶			
Inspection dates/times	▶			
Sale price/expected auction price	\$			
Price negotiable	<input type="checkbox"/> y	<input type="checkbox"/> n		
Any offers already made	<input type="checkbox"/> y	<input type="checkbox"/> n		
GENERAL				
Any property inspections undertaken	<input type="checkbox"/> y	<input type="checkbox"/> n		
Any existing approved extension plans	<input type="checkbox"/> y	<input type="checkbox"/> n		
Any restrictions on pets	<input type="checkbox"/> y	<input type="checkbox"/> n		
Any rising damp	<input type="checkbox"/> y	<input type="checkbox"/> n		
How many storeys/levels	▶			
Land size/floor size	▶			
Proximity to transport/schools/shops	▶			
Room to extend/add another storey	<input type="checkbox"/> y	<input type="checkbox"/> n		
Year the house was built	▶			
BEDROOMS	1	2	3	4
Air conditioning	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Balcony/terrace	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Built-ins	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Ceiling fans	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Ensuite	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Fireplace	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Satisfactory flooring	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Acceptable paintwork	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Walk-in robe	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
BATHROOMS	1	2	3	4
Bath	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Cupboard space	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Ensuite	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Satisfactory flooring	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Shower	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Tiled/painted	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Vanity	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Ventilation fan	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
KITCHEN				
Cooktop gas	<input type="checkbox"/> y	<input type="checkbox"/> n		
Cooktop electric	<input type="checkbox"/> y	<input type="checkbox"/> n		
Cupboard space	<input type="checkbox"/> y	<input type="checkbox"/> n		
Dishwasher	<input type="checkbox"/> y	<input type="checkbox"/> n		
Eat-in	<input type="checkbox"/> y	<input type="checkbox"/> n		
Garbage disposal chute	<input type="checkbox"/> y	<input type="checkbox"/> n		
Hot water gas	<input type="checkbox"/> y	<input type="checkbox"/> n		
Hot water electric	<input type="checkbox"/> y	<input type="checkbox"/> n		
Oven gas	<input type="checkbox"/> y	<input type="checkbox"/> n		
Oven electric	<input type="checkbox"/> y	<input type="checkbox"/> n		
Phone connection	<input type="checkbox"/> y	<input type="checkbox"/> n		
Rangehood	<input type="checkbox"/> y	<input type="checkbox"/> n		
Size	▶			
Flooring	▶			
No. of power points	▶			
LIVING AREAS	Lounge	Dining	Family	Sunroom
Size	▶	▶	▶	▶
Balcony	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Fireplace	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Satisfactory flooring	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Heating	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Phone connection	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Power points	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Smoke detectors	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
Storage space	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n
OUTDOORS	Front	Back		
Driveway	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Fencing/walls	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Garage/carport	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Garden landscaped	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Pool	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Roofing	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Security locks	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Security grilles/bars	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Verandah/deck	<input type="checkbox"/> y <input type="checkbox"/> n	<input type="checkbox"/> y <input type="checkbox"/> n		
Yard size/condition	▶		▶	
Yard faces	▶			
NOTES				
▶				

your investment

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## Budget planner

☒ INCOME	PERIOD				
	Fortnight	Month	Quarter	Half-year	Year
Salary, fees and bonuses (net of tax)					
Investment income (interest, dividends, etc.)					
Allowances					
Other					
<b>TOTAL INCOME</b>					
☒ EXPENSES	Fortnight	Month	Quarter	Half-year	Year
<b>1. LIVING EXPENSES</b>					
Rent/mortgage					
Other lease/loan/interest payments					
Home maintenance					
Rates and levies (Council, water, etc.)					
Phone (Rental, service and calls)					
Utilities (Electricity, gas, etc.)					
Food/groceries/household					
Medical and pharmaceutical					
Clothes, shoes, dry cleaning, etc.					
Child care/school fees					
Household purchases (e.g. appliances)					
Other					
<b>2. CAR/TRANSPORT</b>					
Registration/maintenance/repairs					
Fuel					
Fares					
Other					
<b>3. INSURANCE &amp; SUPERANNUATION</b>					
Home and contents					
Life/income/continuation/trauma					
Car/boat/trailer					
Health					
Superannuation					
Business					
Other					
<b>4. LEISURE/ENTERTAINMENT</b>					
Holidays					
Restaurants/theatre, etc.					
Sports/hobbies/memberships					
Newspapers/magazines/books/CDs, etc.					
Gifts					
Other					
<b>5. TAXES, FEES AND CHARGES</b>					
Fees and duties					
Tax on investments (incl. land tax)					
Other					
<b>TOTAL EXPENSES</b>					
<b>INCOME MINUS EXPENSES = amount available to save/invest</b>					



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## Loan repayment tables

Below are indicative monthly principal and interest loan repayment tables to assist you with budgeting for your new home. Payments have been calculated over a 25-year loan term.

Loan amount \$	Interest rate & monthly repayment						
	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%
1,000	\$6.26	\$6.41	\$6.56	\$6.72	\$6.87	\$7.03	\$7.18
2,000	\$12.52	\$12.82	\$13.13	\$13.43	\$13.74	\$14.05	\$14.37
3,000	\$18.78	\$19.23	\$19.69	\$20.15	\$20.61	\$21.08	\$21.55
4,000	\$25.04	\$25.64	\$26.25	\$26.86	\$27.48	\$28.11	\$28.74
5,000	\$31.31	\$32.05	\$32.81	\$33.58	\$34.35	\$35.13	\$35.92
10,000	\$62.61	\$64.11	\$65.63	\$67.16	\$68.70	\$70.27	\$71.84
20,000	\$125.22	\$128.22	\$131.25	\$134.31	\$137.41	\$140.54	\$143.70
30,000	\$187.83	\$192.33	\$196.88	\$201.47	\$206.11	\$210.80	\$215.54
40,000	\$250.44	\$256.44	\$262.50	\$268.63	\$274.82	\$281.07	\$287.39
50,000	\$313.05	\$320.55	\$328.13	\$334.78	\$343.52	\$351.34	\$359.23
100,000	\$626.11	\$641.10	\$656.25	\$671.57	\$687.05	\$702.68	\$718.47
200,000	\$1252	\$1282	\$1313	\$1343	\$1374	\$1405	\$1437
300,000	\$1878	\$1923	\$1969	\$2014	\$2061	\$2108	\$2155
400,000	\$2504	\$2564	\$2625	\$2686	\$2748	\$2810	\$2873
500,000	\$3131	\$3205	\$3281	\$3358	\$3435	\$3513	\$3592
1,000,000	\$6261	\$6411	\$6563	\$6716	\$6870	\$7027	\$7185
2,000,000	\$12,522	\$12,822	\$13,125	\$13,431	\$13,741	\$14,054	\$14,369
3,000,000	\$18,783	\$19,233	\$19,688	\$20,147	\$20,611	\$21,080	\$21,554
4,000,000	\$25,044	\$25,644	\$26,250	\$26,863	\$27,481	\$28,107	\$28,739
5,000,000	\$31,305	\$32,215	\$32,813	\$33,578	\$34,352	\$35,134	\$35,923

Loan amount \$	Interest rate & monthly repayment						
	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%
1,000	\$7.34	\$7.50	\$7.67	\$7.89	\$8.05	\$8.22	\$8.39
2,000	\$14.69	\$15.01	\$15.33	\$15.77	\$16.11	\$16.44	\$16.78
3,000	\$22.17	\$22.66	\$23.15	\$23.65	\$24.16	\$24.66	\$25.18
4,000	\$29.38	\$30.02	\$30.67	\$31.54	\$31.21	\$32.87	\$33.57
5,000	\$36.95	\$37.77	\$38.59	\$39.42	\$40.26	\$41.11	\$41.96
10,000	\$73.90	\$75.53	\$77.18	\$78.85	\$80.52	\$82.21	\$83.92
20,000	\$147.80	\$151.07	\$153.34	\$157.69	\$161.05	\$164.43	\$167.84
30,000	\$221.70	\$226.60	\$231.55	\$236.54	\$241.57	\$246.64	\$251.76
40,000	\$295.60	\$302.13	\$306.68	\$315.38	\$322.09	\$328.86	\$335.68
50,000	\$369.50	\$377.66	\$385.91	\$394.23	\$402.61	\$411.07	\$419.60
100,000	\$738.99	\$755.33	\$771.82	\$788.45	\$805.23	\$822.14	\$839.20
200,000	\$1478	\$1511	\$1533	\$1577	\$1610	\$1644	\$1678
300,000	\$2217	\$2266	\$2315	\$2365	\$2416	\$2466	\$2518
400,000	\$2956	\$3021	\$3067	\$3154	\$3221	\$3289	\$3357
500,000	\$3695	\$3777	\$3859	\$3942	\$4026	\$4111	\$4196
1,000,000	\$7390	\$7553	\$7718	\$7885	\$8052	\$8221	\$8392
2,000,000	\$14,780	\$15,106	\$15,436	\$15,769	\$16,105	\$16,443	\$16,784
3,000,000	\$22,170	\$22,660	\$23,154	\$23,654	\$24,157	\$24,664	\$25,176
4,000,000	\$29,560	\$30,213	\$30,873	\$31,538	\$32,209	\$32,889	\$33,568
5,000,000	\$36,950	\$37,766	\$38,591	\$39,423	\$40,261	\$41,107	\$41,960

Loan amount \$	Interest rate & monthly repayment						
	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%
1,000	\$8.56	\$8.73	\$8.91	\$9.09	\$9.26	\$9.36	\$9.54
2,000	\$17.13	\$17.47	\$17.82	\$18.17	\$18.53	\$18.72	\$19.07
3,000	\$25.69	\$26.21	\$26.73	\$27.26	\$27.79	\$28.08	\$28.61
4,000	\$34.26	\$34.95	\$35.65	\$36.35	\$37.06	\$37.43	\$38.14
5,000	\$42.82	\$43.69	\$44.56	\$45.44	\$46.32	\$46.80	\$47.68
10,000	\$85.64	\$87.37	\$89.11	\$90.87	\$91.85	\$93.60	\$95.36
20,000	\$171.28	\$174.74	\$178.23	\$181.74	\$185.28	\$187.20	\$190.71
30,000	\$256.92	\$262.11	\$267.34	\$272.61	\$277.92	\$280.80	\$286.07
40,000	\$342.55	\$349.48	\$356.46	\$363.48	\$370.55	\$374.40	\$381.42
50,000	\$428.19	\$436.85	\$445.57	\$454.35	\$459.27	\$467.10	\$476.78
100,000	\$856.38	\$873.70	\$891.14	\$908.70	\$918.54	\$935.99	\$953.55
200,000	\$1713	\$1747	\$1782	\$1817	\$1853	\$1872	\$1907
300,000	\$2569	\$2622	\$2673	\$2726	\$2779	\$2808	\$2861
400,000	\$3426	\$3495	\$3565	\$3635	\$3706	\$3744	\$3814
500,000	\$4282	\$4368	\$4456	\$4544	\$4593	\$4680	\$4768
1,000,000	\$8564	\$8737	\$8911	\$9087	\$9185	\$9360	\$9536
2,000,000	\$17,474	\$17,474	\$17,823	\$18,174	\$18,528	\$18,720	\$19,071
3,000,000	\$25,691	\$26,210	\$26,734	\$27,261	\$27,791	\$28,080	\$28,607
4,000,000	\$34,255	\$34,948	\$35,645	\$36,348	\$37,055	\$37,440	\$38,142
5,000,000	\$42,819	\$43,685	\$44,557	\$45,435	\$45,926	\$46,800	\$47,678

## Loan-supporting documents checklist

Use the checklist below to make sure you have the documentation required to submit a loan application. If you take photocopies to the loan interview, make sure you also take the original documents so they can be verified against the copies.

<input checked="" type="checkbox"/> IDENTIFICATION	Points value	(100 POINTS REQUIRED)
Current passport	70 Points	<input type="text"/>
Birth certificate	70 Points	<input type="text"/>
Drivers licence	40 Points	<input type="text"/>
Citizenship certificate	70 Points	<input type="text"/>
Public Services card	40 Points	<input type="text"/>
Social Security Benefits card	40 Points	<input type="text"/>
Tertiary Student ID card	40 Points	<input type="text"/>
Current Credit or Debit card (showing your name)	25 Points	<input type="text"/>
Current Store card	25 Points	<input type="text"/>
Employer ID card	25 Points	<input type="text"/>
Medicare Card (this will also show any dependants you have)	25 Points	<input type="text"/>
	<b>TOTAL</b>	<input type="text"/>
<input checked="" type="checkbox"/> OTHER DOCUMENTATION REQUIRED	Check 1	NOTES
Application or valuation fees where required.	<input type="text"/>	<input type="text"/>
<b>Wage or salary earners</b> – Three recent pay slips, or, if you can't get that, a letter from your employer stating annual gross income and term of employment, and year-to-date salary. Also group certificates or tax returns from the past two years.	<input type="text"/>	<input type="text"/>
<b>Self-employed</b> – Last two years' personal tax returns plus last three years' tax returns for business (including profit and loss and balance statements). If you are a sole trader, then three years' personal tax returns may be required.	<input type="text"/>	<input type="text"/>
<b>Contract of sale (where held).</b> Front page only. Preferably with purchase price noted.	<input type="text"/>	<input type="text"/>
<b>Current Loan Statements</b> – For the past 6-12 months for refinances.	<input type="text"/>	<input type="text"/>
<b>Rental Income</b> – Agents' letter estimating rental or lease agreement or rental receipts.	<input type="text"/>	<input type="text"/>
<b>Evidence of savings</b> – 3-6 months history and assets. This includes bank statements, share statements, and/or investment statements. Gifts will require a signed letter stating that the funds are non-refundable and detailing the amount to be given. Gifts will not be considered as genuine savings.	<input type="text"/>	<input type="text"/>
If borrowing in a company or trust, memorandums and articles of association may need to be provided prior to settlement. For trusts, the trust deeds will also be required.	<input type="text"/>	<input type="text"/>
<b>For construction</b> (including renovations greater than \$50,000), a fixed price building contract, council approved plans and specifications, and proof of builders insurance will be required. This will not be needed until after you gain pre-approval.	<input type="text"/>	<input type="text"/>
For overseas or foreign investors, approval from the Foreign Investment Review Board (FIRB) will be required.	<input type="text"/>	<input type="text"/>
If you have a default credit listing that has been paid but is still on your credit listings, you may need to provide a signed letter stating the nature of the listing, and a letter from the agency that listed you stating that the outstanding amount has been paid.	<input type="text"/>	<input type="text"/>
If you have a situation that is unusual or complex, you may want to write a detailed letter explaining the circumstances. While not required with the application, it may make things easier for you when your application is being put together.	<input type="text"/>	<input type="text"/>