

COUNTRY LANE REALTY

BUYER'S *guide*

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About Us



MEET YOUR AGENT

Victoria Bateman

Victoria Bateman, the principal and owner of country lane realty, brings over three decades of experience living and working in this area, resulting in an extensive and intimate understanding of the region.

At country lane realty, you'll have the advantage of dealing exclusively with Victoria, who possesses in-depth knowledge of your property and its selling progress.

Available from 7 am to 9 pm, seven days a week, victoria is dedicated to answering all your questions promptly and finding a time to work together on your property journey.

Victoria was proudly voted agent of the year 2022, suburb winner, lowood



home buyer's ROADMAP

P

1

FIND AGENT

Connect with an agent that you like and feel comfortable with

2

FINANCIALS

Get your finances in order, get a credit check, and get pre-approved for a mortgage

3

SEARCH

Based on your criteria, your real estate agent will find your perfect home at your ideal price!

6

APPRAISAL

Schedule a professional appraisal (see our trusted vendors list)

5

INSPECTION

Schedule a professional home inspection (see our trusted vendors list)

4

OFFER

Make an offer for the home that suits your needs and lifestyle best. Prepare for negotiations.

7

SCHEDULE MOVE

Schedule your move date and schedule movers, trucks, vans, etc.

8

CLOSING

Get your keys and celebrate... You're home!

Note: This is only a high level overview of a buy-side process. For more detailed steps, please call, email, or schedule an appointment.



real estate

TERMS TO KNOW

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

ESCROW

The balance of funds that are set aside into a trust account to show the buyer is serious about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold belongs to the seller and that there are no discrepancies.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when money and property are exchanged and title officially changes ownership.

8 STEPS TO BUYING *your next home*

- 01** FIND YOUR PERFECT AGENT
- 02** FINANCIALS
- 03** TOUR YOUR FAVORITE HOMES
- 04** MAKE AN OFFER & NEGOTIATE
- 05** INSPECTION
- 06** APPRAISAL & LOAN APPROVAL
- 07** SCHEDULE YOUR MOVE
- 08** CLOSING

PREPARING

to buy



FINDING THE

perfect agent

A real estate agent is a huge asset to you as you navigate the home buying process. This is one of the BIGGEST decisions of your life. A skilled professional will help guide you through the process and fluidly conduct home searches/tours, negotiations, and transactions. An agent works with your best interest in mind, so you want to find someone you not only trust but who can lead the home buying process knowledgeably and with great diligence.



INDUSTRY KNOWLEDGE

Licensed real estate agents have access to many resources that are not readily available to the public. They can help you find the best homes, negotiate the right price, and guide you through the due diligence of purchasing a home.

SMART NEGOTIATING

With an agent's experience and expertise, you can not only find the best home to suit your needs and lifestyle, but you can also negotiate the best price based on current market values.

PROFESSIONAL EXPERIENCE

Licensed real estate agents are provided with annual training and compliance to ensure that they are up to date on any changes in legal or administrative paperwork. That means the home buying process is easier and more fluid with an agent in your corner.

CUSTOMER SERVICE

A real estate agent specializes in helping clients achieve one of the biggest goals of their lives. An agent works FOR YOU. They are dedicated to guiding you along the process and answering any questions that arise. Our biggest goal for you as a buyer is helping you find the best home at the best price, then making the purchasing process as easy as possible. We succeed when you are confident and stress-free throughout the home buying process!

Financials 02



WHAT'S YOUR BUDGET?

It is commonly recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determining your mortgage budget, don't forget other factors like: down payment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.

HOW MUCH SHOULD YOUR DOWN PAYMENT BE?

A 20% down payment is the most common - but it's not your only option! We recommend exploring your options before making a final decision. It's a good idea to discuss your financial position with your banker to determine what works best for you and your financial standing.



Financials 02

CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. They are usually looking for a score of 620 or above. The better your score, the lower the interest rate on your mortgage.

PRE-APPROVAL

Obtaining a pre-approval on your mortgage isn't always required, but it is highly recommended. It will help you in numerous ways.

First, it will help you determine your budget and stay within your means. Second, it shows the seller that you are serious about purchasing a home and that you have the funds necessary to complete the purchase. And finally, if you submit a pre-approval letter with your offer, it can put you ahead of other offers who aren't pre-approved.

Although you are pre-approved for a loan, it doesn't mean you'll be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after submitting an offer.

IMPORTANT: It is best not to make any significant purchases or alter your credit score in any way during this time.





FINDING
your new home

Touring homes 03

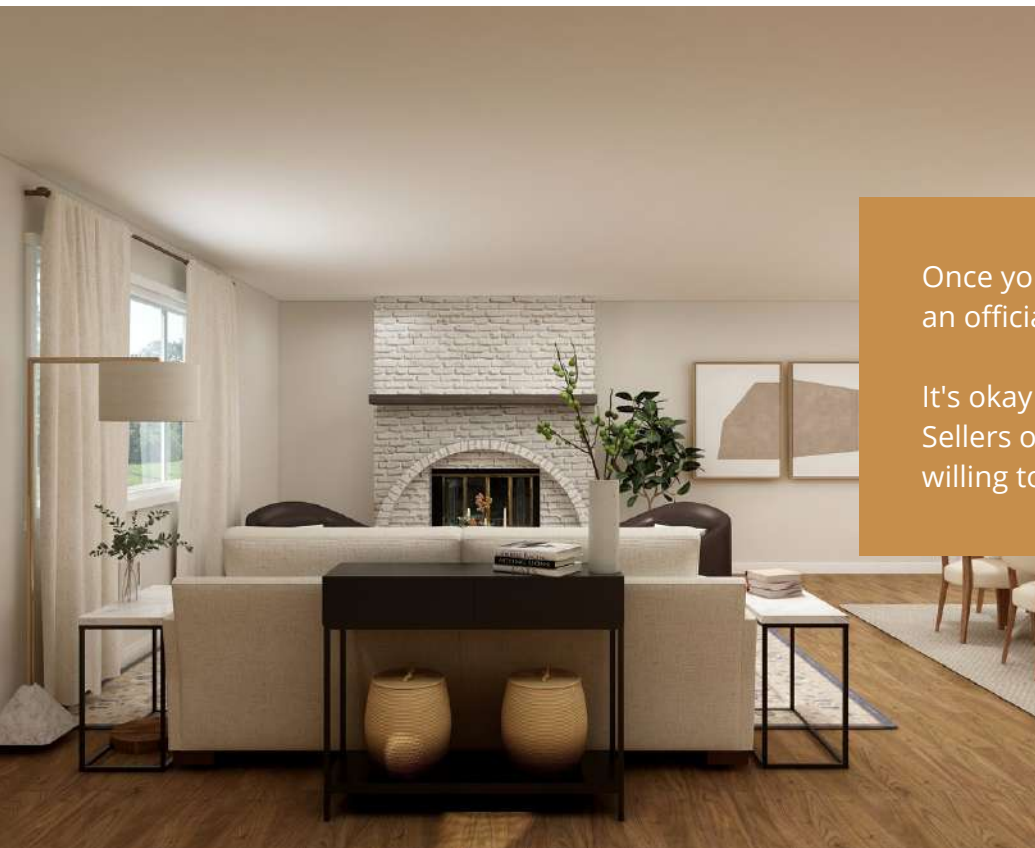
HOME SEARCHING TIPS

- Take photos and/or videos as you view an open house. This will help you remember the layout and the feel of each home.
- Pay attention to fixed property features: neighborhood, lot size, orientation of the home, etc. Try not to fixate on changeable features, like the wall colors or furniture.
- Take note of small details like the light switches, water features, and appliances. Make sure everything works as intended.
- Make lists: must haves, wants, and don't cares. As you view homes, make sure you're checking the most important boxes.

Once you find a house you love, you can make an official offer to the seller.



making YOUR OFFER 04



Once you find a house you love, you can make an official offer to the seller.

It's okay to make an offer below the listed price. Sellers often price higher than they would be willing to sell for to leave space for negotiations.

negotiating THE SALE

Be prepared to receive a counter-offer, and don't be afraid to negotiate for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day. Real estate agents are pros at valuing a property, and he or she will help guide you through the process with ease!



THE HOME *inspection* 05

It is EXTREMELY important that you allow for an inspection to be completed prior to closing on your new home. You need to know as much about your home as possible. This can also help you with valuing the home and deciding how much it is worth to you as an incoming homeowner.



Your home inspector will provide you and your real estate agent with a report of their findings. This will often include photos and a description of each item listed in the report. If you'd like more information, you can always request a phone conference or meeting with the inspector to better understand their findings.

Once the inspection is complete, you can then discuss and negotiate with the seller any final points.

If any serious problems or issues are revealed during the inspection, you always have the option to back out of the agreement or use it as leverage during negotiations. For instance, you could include contingencies with your offer to fix/repair something found during the inspection.

The benefit of using a real estate agent is that he or she can guide you through this process with experience and expertise in relation to the current market and local laws, standards, and regulations.

FINAL *steps*



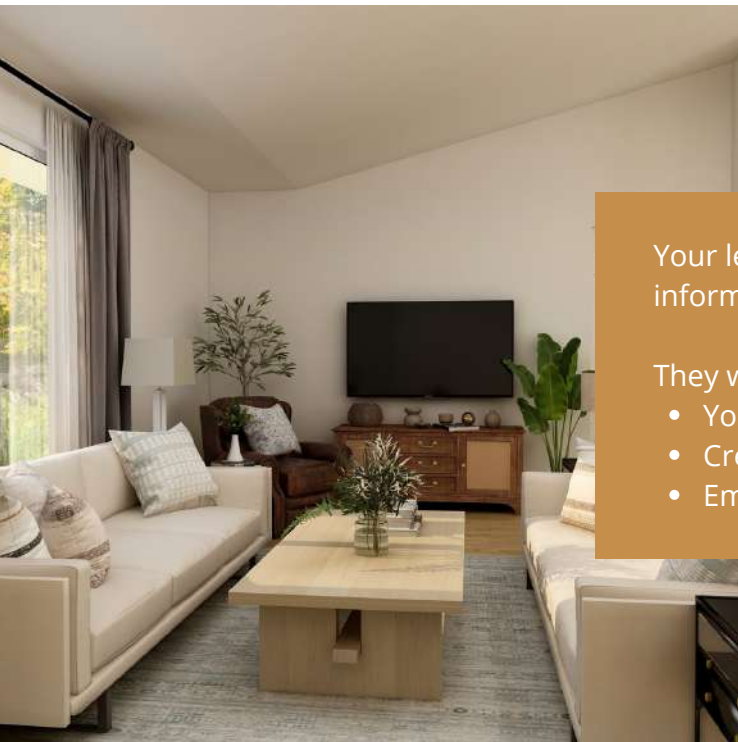
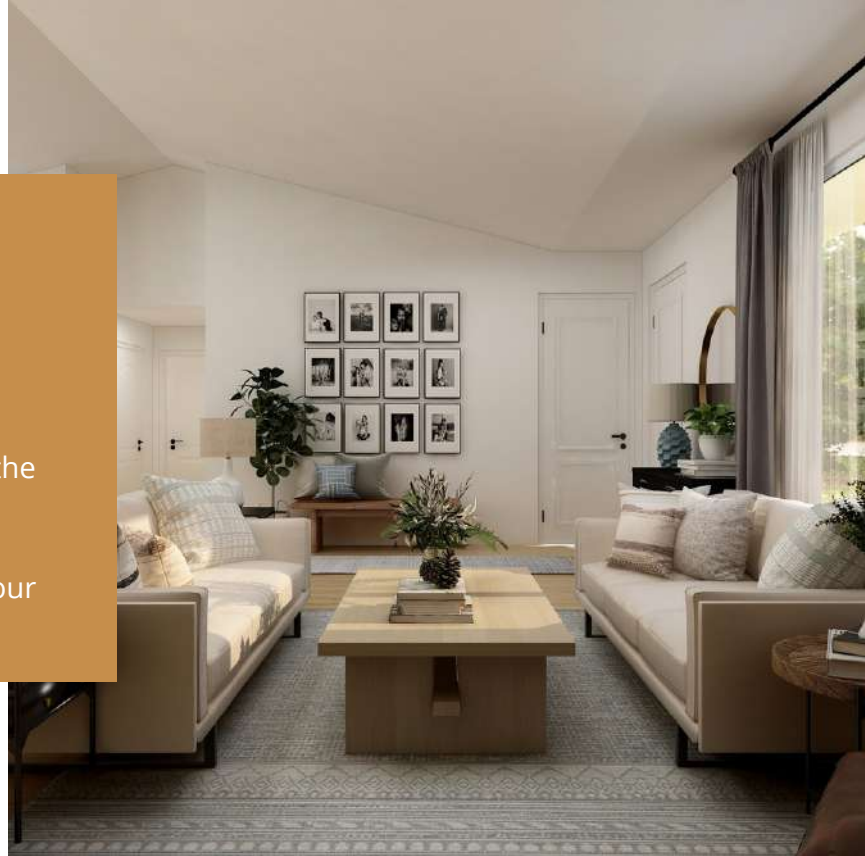
APPRAISAL & *loan approval* 06

Two checks you should run prior to finalizing the purchase of your new home are:

1. Appraisal
2. Property title search

Your banker will also request a formal appraisal of the home prior to issuing your loan.

Also, don't forget to organize home insurance for your new property!



Your lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status



closing
& MOVING

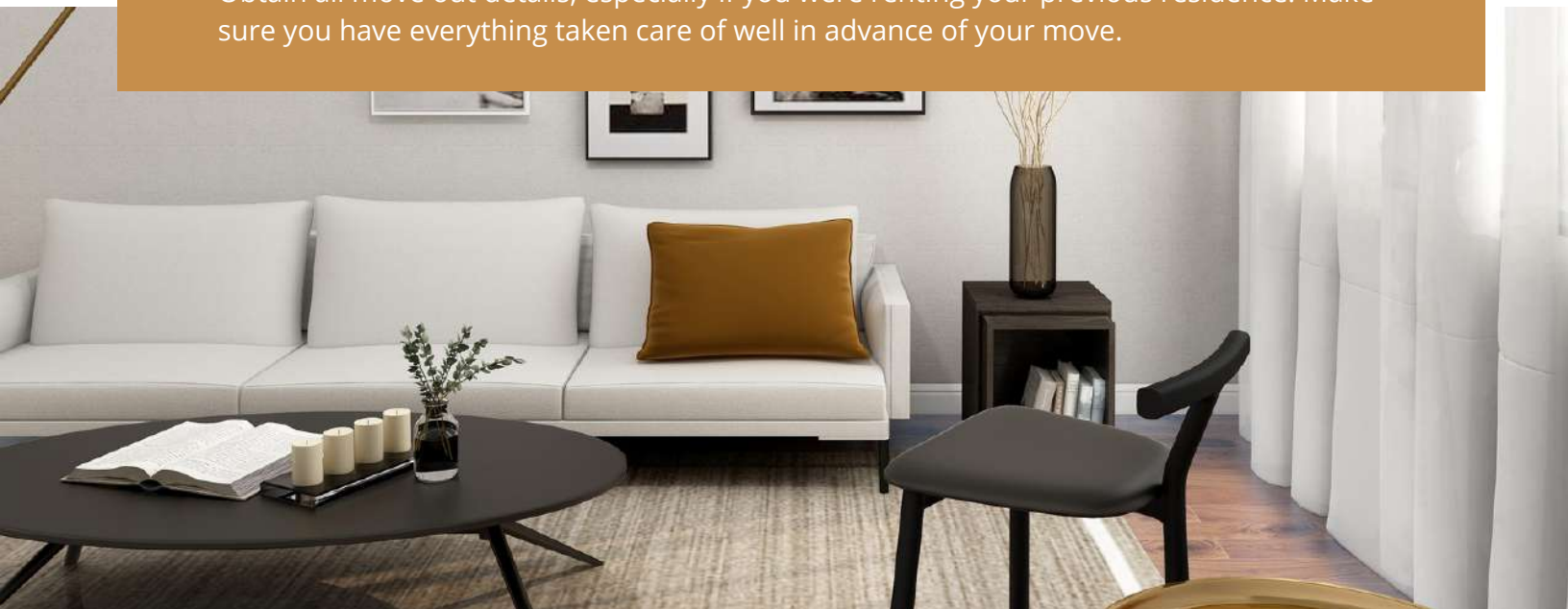
schedule YOUR MOVE 07

Moving can be a hectic time. Not to mention, you're also making HUGE financial investment that may change a few of your routines and plans.

In this midst of all this, it can be so easy to forget things as you get closer to moving house and reorganizing your life.

Here is a list of just a few things that you may want to keep in mind for planning and scheduling a successful move:

- Make a moving plan. Hire movers, reserve trucks/vans, organize storage units, etc.
- If your boxes will not be provided, remember to find moving boxes. There are services that offer plastic, reusable boxes/bins, you can purchase high quality moving boxes from services or shipping stores, or you can even sometimes find free boxes at local shops and stores.
- Renovators/ contractors should be scheduled in advance if they will be required. These professionals often have lengthy wait lists, and you want to be able to get them in and out of your new home on time.
- Remember you will need to organize all utilities for the home, as well. (Don't forget cable, satellites, wifi, etc.!)
- Cleaners should also be scheduled in advance. You'll want to have the cleaners in and out of your home before you start moving boxes in. They'll have better access for cleaning, and you'll have more space for moving.
- Obtain all move out details, especially if you were renting your previous residence. Make sure you have everything taken care of well in advance of your move.



closing DAY 08



Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to ensure that all negotiations and contingencies have been fulfilled and that everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, down payment in the form of a cashier's check, and any other documents required by the title company or loan officer. Your real estate agent can help you prepare for this, as well.

Once the closing is over, you'll want to:

- Re-key all the locks
- Change the garage door code
- Change any alarm system codes

Congratulations on your new home!

CLIENT Testimonials



Victoria Bateman
83 Reviews



Pleasure & Simple

Recently purchased a home Victoria had listed. The process from viewing the home to settlement was easy. Victoria is lovely and answered any questions I had.



Review submitted by Grant And Angela (Seller) about 1 month ago Verified review submitted by the customer directly involved in transaction

24 Sandpiper Drive Lowood QLD 4311



Victoria Bateman
83 Reviews



Very professional great all round

Complex two title/property but stressless as Victoria knows her stuff and is a consummate professional. She knows the area and worked with us/for us to get the best outcome. We highly recommend her. Thanks Victoria!



Review submitted by (Seller) about 1 month ago Verified review submitted by the customer directly involved in transaction

27 Beacon Road Lowood QLD 4311



Victoria Bateman
83 Reviews



Great local, straight up, no pfaing!

Victoria, has a great feel for the local market and melds her approach to the client. We received excellent advice and frequent updates. Moving from a long term family home is stressful but less so with a great professional agent which is what you get with Victoria. We sold quickly for the right price thanks to Victorias hard work. Thank you!



Review submitted by (Seller) about 1 month ago Verified review submitted by the customer directly involved in transaction

23 Beacon Road Lowood QLD 4311



CLIENT Testimonials



Victoria Bateman
83 Reviews



Excellent Service Very Professional

I am very pleased with the level of service that we received from Victoria, her knowledge and experience really help with selling our property and we received the best result possible, Victoria kept us informed through the whole process. Thankyou Victoria.



Review submitted by Grant And Angela (Seller) about 1 month ago Verified review submitted by the customer directly involved in transaction

24 Sandpiper Drive Lowood QLD 4311



Victoria Bateman
83 Reviews



Very Easy real estate agent

This whole process was made hassle free by Country Lane Realty. Victoria was easy to contact and quick to keep me informed.



Review submitted by (Buyer) 8 months ago Verified review submitted by the customer directly involved in transaction

Lot 4/20 Jensens Swamp Road Lowood QLD 4311



Victoria Bateman
83 Reviews



Quick and easy sale

Victoria's professionalism & communication really stood out to us when we were looking for the right agent for us. The sale was SUPER quick and ABOVE the amount what we thought it would sell for. Couldn't be happier. Thanks Victoria



Review submitted by Jamie Boettcher (Seller) 11 months ago Verified review submitted by the customer directly involved in transaction

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Victoria Bateman
REAL ESTATE AGENT

home shopping CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL					INSIDE				
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE
OUTSIDE					PRICE/ COST				
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE
LOCATION					NEIGHBORHOOD				
1	2	3	4	5	1	2	3	4	5
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