

A photograph of a stone water feature in a garden. The water feature is a large, ornate, light-colored stone urn with a wide rim and a pedestal base. It sits on a paved patio. In the background, there is a house with a window and some greenery. The image is split vertically, with the left side showing the water feature and the right side showing a house and more greenery.

NS PROPERTIES
BRISBANE

finding HOME

**THE
NS
BUYERS
GUIDE**



'Choosing a home that complements your lifestyle, income and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family. Here are some things to consider when looking for that perfect home.'

THE NS BUYERS GUIDE





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DIRECTOR NICHOLAS STANKIEWICZ

Since 2006, Nicholas has often been regarded as one of the youngest top-performing luxury real estate agents in Australia and credits his success to an undiminishing passion for property. “You have to love both the diverse challenges of selling homes, and guiding people through the very personal decisions involved in each case. I still thrive on the challenge.

My job is to add value to the transaction, and I can provide you with the steps and recommendations to ensure you get the best price for the property or investment. It’s all about the detail.”

It is his forward-thinking approach and attention to detail that sees Nicholas ever evolving as a sales agent. Due to his hands on approach to every property campaign, Nicholas’ clients continue to return to him, often as a friend. Building long-term connections and establishing lasting friendships is what sets Nicholas apart. His clients not only appreciate his commitment and down-to-earth honest advice, but the knowledge that he will deliver a great result and a smooth, trouble-free sale.

0421 579 861
nicholas@nsproperties.com.au

OUR TEAM



TERESA STANKIEWICZ

OFFICE MANAGER

Teresa, who has a law and accounts background, is incredibly attentive to clients and pays meticulous attention to detail. As our office manager all of our clients are well looked after.

0407 675 260

sales@nsproperties.com.au



BIANCA WARK

P.A TO NICHOLAS STANKIEWICZ

Bianca has worked with Nicholas for the past two years and is a valued part of the NS team. Bianca is committed to providing excellent service to both vendors and purchasers throughout the sale process.

0421 579 861

admin@nsproperties.com.au



CHERYL HARRIS

SALES ASSOCIATE

Cheryl has a genuine passion for providing excellent customer service, Cheryl is a highly valuable member of our team. We are fortunate to have her with us!

0414 210 224

cheryl@nsproperties.com.au

OUR RECOMMENDATIONS



1 Get pre-approved

It is advisable to start this process with your bank or broker as soon as possible. It will make you stronger when negotiating with shorter finance terms.



2 Attend open homes

Acquaint yourself with real estate agents in areas you are wanting to purchase in. Attend as many open homes as possible.



3 Grants and incentives

Check with local government sites to see if you are eligible for any grants or incentives. Check out www.grants.services.qld.gov.au for more information.



4 Research neighbourhoods

Your new neighbourhood is just as important as your home. Look at schools, recreational facilities, shopping and public transport.



5 Make an offer

Initially, submit an 'Expression of Interest' form via email or SMS. We will draw up a contract to be signed and reviewed by your solicitor and then presented to the seller for their consideration.



6 Acceptance

If your offer is accepted and we have a signed and dated contract, we will forward a copy to you, your solicitor, broker, or bank. This is also the point where you will pay your initial deposit into the real estate agent's Trust Account. They will provide these details to you at the point of the contract.



7 Terms of the contract

Your contract may be conditional to building and pest and finance or subject to sale. It's your responsibility to carry this out. You will also have to attend a pre-settlement inspection prior to settlement.



8 Settlement day

You made it! Congratulations your property has settled. We will hand over the keys once settlement has been confirmed and you can move into your new home.



PRE -APPROVAL

Getting pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. These are some tips to get you on your way.

— 01 CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit score, the better.

— 02 EMPLOYMENT HISTORY

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income, preferably with at least 3 months in the same position.

— 03 ASSETS AND DEBTS

Lenders want to know your debt to income ratio to know if you can make each loan payment with the income you earn.



WHAT KIND OF HOME DO YOU WANT?

Are you interested in a house, unit or townhouse? Do some research as to what these types of property can offer you. This will help narrow down your search area.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transport? Do a test run before committing to a certain area.



OLD HOUSE OR NEW HOUSE

Different types of properties require different levels of maintenance. Old timber homes are great for their charm and character, but often require more repairs. Newer developments have modern finishes and less repairs are needed.

CONSIDERATIONS



COMMUNITY

How does where you want to live reflect the community you want to be apart of? Is it coffee shops? Events? Closer to the water or city? Whatever it is, write down and choose areas that have those features.



WALKSCORE

How important is it to you to be within walking distance to things like schools, shopping and cafes? Think of what you want or need to be close to.



NON NEGOTIABLES

Everyone has wants but have you considered the things you don't want? What are your non-negotiables you might want to steer clear of?



UNDERSTANDING OFFERS

Once we present your offer, a few things could happen. Here's a breakdown of the offer process and what you can expect.



REJECT

The seller may reject your offer. We will ask questions to discover why and if there is anything you can do to make your offer more appealing.



COUNTER

The seller may come back with a counter offer. In this case, we will review the terms with you and continue to negotiate until we reach an agreement.



ACCEPT

Your offer has been accepted! Time to celebrate. Now we will move ahead to any conditions laid out in the offer, like a home inspection.

UNDERSTANDING CONTRACTS

PRICE

The price that you're willing to pay for the property.

DEPOSIT

The initial deposit is payable when a contract of sale has been signed. The balance of deposit is paid on unconditional contract.

CONDITIONS

Conditions are items that must be satisfied or fulfilled prior to the contract becoming unconditional (such as building and pest, obtaining finance, or selling your existing house).

INCLUSIONS AND EXCLUSIONS

These items can be anything from appliances such as dishwashers to decorative items, such as window coverings or custom mirrors.

SETTLEMENT DAY

Settlement day is generally the day the title of the property is legally transferred and the transactions of funds are finalised. Your agent will meet with you to hand over the keys.





SETTLEMENT COSTS

BEFORE UNCONDITIONAL

- Deposits
- Building & pest inspection
- Home insurance
- Pool inspections
- Council searches

ON SETTLEMENT

- Stamp duty
- Solicitor fees
- Mortgage insurance

POST SETTLEMENT

- Moving expenses
- Utility connections
- Cleaning costs

MOVING CHECKLIST

TWO MONTHS BEFORE

- Start downsizing and donating old and unwanted items.
- Start researching moving costs and companies.
- Collect school records and transfer.
- Order packing supplies.

ONE MONTH BEFORE

- Prepare to change your address and send moving notifications to friends and family.
- Find local healthcare providers and shopping necessities.
- Buy any new appliances or make plans for renovations.

TWO WEEKS BEFORE

- Contact utilities.
- Finalise moving arrangements.

2-3 DAYS BEFORE

- Plan payments and expenses for moving.
- Defrost your fridge.
- Clean as you continue to pack.
- Pack things you will need right away separately.
- Organise a pre-settlement inspection.

MOVING DAY

- Attend a pre-settlement inspection.
- Keep all receipts.
- Check all cleaning has been completed.
- Check for damages in your new home that will need to be fixed.
- Unpack room by room.
- Celebrate!



A tricky process with a straight forward outcome. Dialling in to an auction from overseas for a property unviewed is a stressful process. However, Nicholas was exceptional in managing this process and providing all the right support. From bidding support on the day through to property management services, he had it all covered. I would be very happy to refer Nicholas for all your real estate needs.

DAMIEN PILAT

PURCHASER OF 42 ALDERSON STREET, NEWMARKET

TESTIMONIALS



SALLY FRASER

PURCHASER OF 162 COOPERS CAMP ROAD, BARDON

Nicholas has been absolutely wonderful to work with for our property purchase. He has been so helpful, knowledgeable and always responds to queries quickly. We definitely recommend him and look forward to dealing with him and his lovely team again in the future!



SAMUEL KENDALL

PURCHASER OF 135 FLETCHER PARADE, BARDON

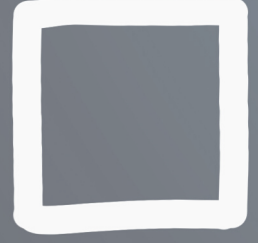
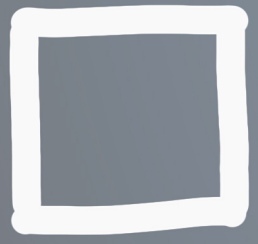
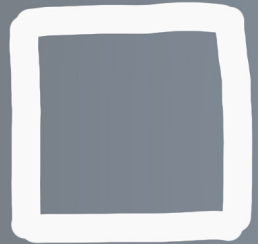
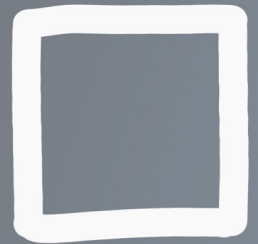
We had a fantastic experience buying through NS properties with Nicholas as the agent. He was open and honest with all communication. He was prompt with all interactions and was incredibly helpful with all of our questions as first home buyers. His team were just as helpful and lovely to deal with. We had no problems whatsoever, and loved his bubbly personality to share our excitement with during the process! We can't thank you and your team enough!



CHRISTOPHER MAHER

PURCHASER OF 22 EDRIS STREET, ALDERLEY

Nicholas and his team provided very competent and friendly guidance during the process of purchase of our house in Alderley. Nicholas was always accessible and provided honest and sensible advice. We were happy with the experience and would certainly deal with NS Properties again if the need arises.





0421 579 861
nicholas@nsproperties.com.au
nsproperties.co



nspropertiesbrisbane



ns.properties