

STEPS TO PURCHASING YOUR OWN HOME

With Confidence



CNA

FINANCIAL SERVICES

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Ready to take the plunge?

When purchasing a property, don't let yourself be overwhelmed by the experience. The process can be seamless and enjoyable when you tackle it in individual stages. From making the decision to purchase, to finding the right loan, saving for your deposit and finding and securing the perfect home. Step by step you can achieve your financial goals.

Step 1 : How much deposit do I need?

This can vary greatly depending on your circumstances. There are lenders we have access to that will allow you to purchase a property with no deposit. There are also some lenders who will use your previous rental history as evidence of genuine savings.

Step 2 : How much can I borrow?

Before you start pounding the pavement at open houses, you will need to know how much you can spend. We can help you figure out your borrowing capacity so you have a clear budget when negotiating the purchase price of your new home.

Step 3 : What are the costs?

Buying a home can come with a number of fees and expenses that you may not have expected. Eg Stamp Duty, registration fees, loan fees, mortgage insurance, conveyancing costs. We can evaluate your eligibility for grants and fee concessions.

Step 4 : Finding the right home loan.

There are literally hundreds of different loans available to home buyers through all of the various lenders. If you're not familiar with home loans, navigating the minefield of loan options can be a difficult task. That's where we come in! As experts in home loans, we are able to tailor a solution that fits your unique needs and circumstances from our large panel of lenders.

Step 5 : Talk to us!

While the process can be challenging, and at times, seem unachievable, the decision to purchase your own home is one that will set you up for the future. The good news is you don't have to do this alone. We will do the hard work for you, simplify the process and guide you every step of the way so you can focus on what really matters - finding your perfect home.

We can also help you with your longer term goals, be they upgrading to a better home, renovating or starting an investment portfolio.

Even though you may not be ready to buy a property right now, the earlier you talk to us the sooner we can help you finance your dream.

Step 6 : Move in and enjoy your new home!

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Disclaimer : Your full financial needs and requirements need to be assessed prior to any offer or acceptance of a loan product.

Subject to lenders credit criteria, fees and charges will apply.