

A modern dining room with a round wooden table, upholstered chairs, a large potted plant, and a pendant light.

The Complete Property Buying Checklist

Place.



REDCLIFFE
PENINSULA



WELCOME TO YOUR *PLACE* BUYING CHECKLIST

Buying a property is a major milestone, and being prepared can make the journey smoother and more rewarding. Whether you're a first-time buyer or upgrading your current home, this guide gives you a clear path forward. Use it to stay organised, make confident decisions, and know exactly what comes next.

WHAT'S INSIDE

- KEY BUYING STAGES IN QUEENSLAND
- WHAT TO PREPARE AT EACH STEP
- TICK-AND-GO CHECKLIST TO KEEP YOU ON TRACK

Disclaimer: This information is intended as general guidance only and does not constitute legal, financial, or professional advice. While every effort has been made to ensure accuracy, information may be subject to change. Independent advice should be sought to suit individual circumstances.



STEP-BY-STEP BUYING CHECKLIST



Get Your Finances Ready

Save for a deposit (ideally 10–20%). The more you save, the less you may need to borrow, and you can avoid Lenders Mortgage Insurance (LMI).

Speak to a mortgage broker or bank to understand your borrowing power and loan options.

Get a home loan pre-approval to strengthen your position when making offers.



Start Your Search

Set a clear budget and create a checklist of what you're looking for in a home.

Register for off-market and pre-market listings through your local Place agent.

Attend open homes, private inspections and ask questions about the property and suburb.



Do Your Due Diligence

Engage a qualified building and pest inspector to ensure the property is structurally sound.

Have your solicitor or conveyancer review the contract of sale.

Research local zoning laws, recent sales, and any potential development nearby.



Make an Offer

Decide on a conditional (subject to finance/inspection) or unconditional offer.

Once accepted, pay the deposit as outlined in the contract.

Track all key contract dates, including finance approval and settlement.



Settle and Move In

Arrange home and contents insurance effective from settlement.

Conduct a pre-settlement inspection to check the property's condition.

Finalise the transfer of ownership and collect your keys!



COMMON BUYING TIMELINES IN QUEENSLAND

Contract to settlement:

Typically 30 days, but can be negotiated.

Finance clause:

Usually 7–14 days to obtain formal approval.

Building and pest inspection clause:

Usually 7 days.

SMART BUYING TIPS

Be realistic with your budget, and include costs like stamp duty, legal fees, and moving expenses.

Talk to your broker regularly – lending policies can change.

Ask your Place agent for recent comparable sales to validate your offer.

Consider the long-term value and resale potential of the property.

KEY CONTRACT TERMS TO KNOW

Settlement Date: When ownership legally changes hands.

Cooling-off Period: You typically have 5 business days in QLD.

Special Conditions: Any extra clauses like subject to sale or early access.



Contact Us

Buying a property is easier when you've got local experts guiding the way. Our team at Place Redcliffe Peninsula can help you find your next place and support you through every step.



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