Are you a First Home Buyer?

We understand that buying your first home is an important milestone so our goal is to make that process as easy as possible for you. Our sales agents and customer service team have years of experience in property and sales and are on-hand to assist you throughout the buying process.





No Stamp Duty*

The ACT Government's Home Buyer Concession Scheme helps people buy a home by waiving or reducing stamp duty. To be eligible for the scheme, a buyer must live in the home for at least a year after purchase and they cannot have owned any other property in the last two years.

For more information on eligibility for the Home Buyer Concession Scheme visit the ACT Revenue Office website.







First Home Guarantee*

The First Home Guarantee (FHBG) is part of the Home Guarantee Scheme (HGS), an Australian Government initiative to support eligible first home buyers purchase a home sooner.

Under the FHBG, part of an eligible first home buyer's home loan from a Participating Lender is guaranteed by NHFIC. This enables an eligible home buyer to purchase a home with as little as 5% deposit without paying Lenders Mortgage Insurance.

Any Guarantee of a home loan is for up to a maximum amount of 15% of the value of the property (as assessed by the Participating Lender). This Guarantee is not a cash payment or a deposit for a home loan.

For more information visit the National Housing Finance and Investment Corporation (NHFIC) website.





Securing Your Apartment

To secure an apartment and take it off the market for 14 days you will need to:

- 1. Complete a sales instruction that will be provided to you by a sales agent.
- 2. Make an initial deposit of \$1,000 to secure your preferred apartment.
- 3. Get a copy of the contract for sale to review with your lawyer. Your lawyer will liaise with us to finalise contract terms and prepare for exchange. This generally takes 14 days.
- 4. Transfer the balance of the 5% deposit (10% for international buyers) to the nominated trust account or provide a bank cheque.
- 5. Speak with your JWLand sales agent if you require an alternate payment plan for your deposit as we may be able to assist you.



Learn More About De Burgh

deburgh-nv.com.au



