



Spring 2011

## Considering Moving to a Regional Area?

If you're considering moving to a regional area, The Regional Relocation Grant may help with your relocation costs. Under the grant, eligible applicants will receive a one-off \$7,000 payment to assist them with the cost of relocation from their metropolitan home to a regional home. The funds are offered by the NSW Office of State Revenue and are available under the Regional Relocation (Home Buyers Grant) Act 2011, which will operate for four years commencing 1 July 2011.

Metropolitan means the local government areas of the Sydney metropolitan area, Blue Mountains, Hawkesbury, Gosford, Wyong, Wollondilly, Wollongong and Newcastle. The regional areas are participating local government regions that are located outside of the metropolitan area.



## Like to Know How Much You can Borrow?

With the current state of the property market it can be difficult to know what your home will sell for and how much you need to borrow if purchasing another property! Don't let this uncertainty sabotage either transaction. Mortgage Options can assist with obtaining pre-approval for your maximum borrowing amount.

Once you understand the amount you can borrow, you can easily determine the absolute minimum you can accept for your current property. This will ensure you are in a position of power when buying and selling property and can negotiate the best price.

If you find your dream home prior to selling your existing property, Mortgage Options can provide a range of options to cover you financially between settlement and when the proceeds of your home sale are available.

**Mortgage Options** is committed to finding the right finance option for every client. Put them to the test — call for a free no obligation loan assessment on 1300 859 020 or email [info@mortgageoption.com.au](mailto:info@mortgageoption.com.au).

## Welcome...

We are delighted to welcome a new conveyancer - Sharon Nichols recently joined our team.

Sharon is a licensed Conveyancer and a Justice of the Peace and has been conveyancing for more than 15 years.

Having worked in a number of well-known suburban and inner city firms, Sharon brings with her a deep understanding of the many

issues that can impact a property transaction. "I am really looking forward to working with new clients and serving the needs of Conveyancing Solutions long-term clients", said Sharon.

Feel free to contact Sharon directly on 9387 2111.



## Abolition of the Torrens Assurance Levy in NSW

As of 1 July 2011 the Torrens Assurance Levy has been abolished. This is great news for some home buyers, as in many cases this levy added thousands of dollars to the cost of purchasing property in NSW.

The 'ad valorem' Torrens Assurance levy was applied from 1 July 2010 to all property transfers of land in NSW over \$500,000.00. Its repeal means it is no longer applied to transactions occurring after 1 July 2011 regardless of the contract value.

## Keep the move smooth!

The first step in ensuring a smooth move is finding a great removalist. A good removalist will reduce stress levels for you on the day and ensure moving day runs as smoothly as possible. Ask around to get referrals, as word of mouth can help you find the best people. If you know someone who has recently moved, ask who they used and also ask for any tips they may have for getting organised, especially if you haven't moved house for a long while.

### Stay organised

Planning ahead and staying organised is critical to saving time and keep costs down. Moving house can be really stressful, but if you start planning weeks before the big day, the move will be a breeze. Below are a few do's and don'ts to help make the process smoother.

#### Do's

- Plan ahead and book your removalists as soon as you know your moving date.
- Ask your removalists if they supply wardrobe boxes — these mobile hangers will ensure clothing can be easily transported.
- If you are doing the packing, start packing and sorting through items weeks before moving day.
- Take out insurance.
- Pack items that you will need on arrival separately and transport in your car.
- If you have small children, pack together items they will need immediately and mark the box clearly.
- Keep linen for making beds separate and mark the box clearly. It will ensure beds can be made quickly.
- Keep jewellery, passports and other valuables items with you.
- Empty all petrol-powered items safely. Barbecue gas cylinders need to be purged by an authorised dealer.
- Keep cleaning equipment separate. This will allow you to clean once the removalists have gone.
- Inspect the house or unit thoroughly before you leave to ensure nothing has been left behind.

#### Don'ts

- If someone else is packing for you, ensure articles that are not to be packed are clearly marked.
- Don't leave food in the fridge or anything in cupboards that are being moved.
- Don't hover over the removalists and tell them how to package the items. They are usually experts and understand the correct way to package your fragile items.
- Don't leave it until the last minute to book your removalist.
- Don't let anything be packed if you haven't completed the paperwork or organised insurance.



## Book Your FREE Conveyancing Advisory

Regardless of whether you are selling or buying a property, it is a costly transaction and one you can't afford to go wrong. Conveyancing Solutions offers a FREE advisory service that will help to ensure you haven't overlooked anything.

If you are a first-time buyer or seller, we can provide you with an in-depth understanding of the processes and advise you on any additional costs that need to be considered. We also provide an obligation-free quotation that will ensure you have a full understanding of our costs up front.

*Call 9387 2111 today, to book your consultation.*

Special  
Offer

