

THE COMPLETE SUNSHINE COAST BUYER CHECKLIST

From pre-approval to settlement

SAVE THIS. SHARE IT. IT'S THE CHECKLIST I GIVE EVERY CLIENT.

A practical guide to help you prepare your finances, assess properties, negotiate confidently and work through the key steps before collecting the keys. Your solicitor or conveyancer, broker and other qualified professionals can advise on requirements specific to your purchase.

1. Get your finances ready

- ☐ **Obtain finance pre-approval.** Understand your borrowing capacity and lender conditions.
- ☐ **Set your total budget.** Include your deposit, Queensland transfer duty, legal fees, inspections, insurance and moving costs.
- ☐ **Allow a financial buffer.** Plan for rate changes, immediate repairs, maintenance and unexpected expenses.
- ☐ **Understand the limits of pre-approval.** It is not unconditional finance approval, and the lender may need to assess the specific property.

***My advice:** Don't spend your entire budget on the purchase price. Leave room for the costs of owning the property.*

2. Define your property strategy

- ☐ **Identify your priorities.** Consider bedrooms, bathrooms, parking, land size, location and lifestyle.
- ☐ **Choose suitable suburbs.** Compare Buderim, Coolumb, Mountain Creek, Palmview, Bli Bli and Maroochydore against your needs.
- ☐ **Research comparable sales.** Focus on actual sale prices, not just advertised prices.
- ☐ **Understand your compromises.** Decide what you can change and what you cannot, such as a busy road or neighbouring development.
- ☐ **Consider future resale appeal.** Assess the location, layout, land and likely future buyer demand.

3. Inspect properties thoroughly

- ☐ **Inspect in person.** Assess natural light, noise, privacy, access, parking and the surrounding street.
- ☐ **Check flood and coastal hazards.** Review relevant council mapping and investigate identified risks.
- ☐ **Research zoning and planning controls.** Confirm whether intended renovations, extensions or uses may be permitted.
- ☐ **Look beyond presentation.** Watch for drainage concerns, roof issues, retaining walls and signs of movement.
- ☐ **Investigate insurance early.** Obtain a property-specific quote and check exclusions or conditions.
- ☐ **For units and townhouses, review body corporate matters.** Check levies, records, planned works and by-laws.

A beautiful renovation doesn't necessarily mean a property is good value.

4. Make an offer and negotiate

- ☐ **Establish a price range.** Use comparable sales, property condition and current competition.
- ☐ **Understand the seller's position.** Timing, settlement preferences and contract terms may influence negotiations.
- ☐ **Review the contract with your solicitor or conveyancer.** Understand the conditions, obligations and deadlines before signing.
- ☐ **Consider suitable contract conditions.** Finance, building and pest provisions and other protections should fit your circumstances and be properly documented.
- ☐ **Confirm deposit and settlement arrangements.** Know when payments are due and what happens if a deadline is missed.

Queensland contract conditions and cooling-off rights depend on the circumstances. Seek legal advice before relying on a particular protection.

5. Complete your due diligence

- ☐ **Arrange a building and pest inspection.** Use qualified professionals and review their findings carefully.
- ☐ **Investigate significant defects.** Seek specialist advice on structural concerns, roofing, drainage or retaining walls where required.
- ☐ **Progress formal finance approval.** Provide the lender with documents and meet contractual deadlines.
- ☐ **Review relevant searches and certificates.** Your solicitor or conveyancer can advise on title, easements, planning and other property-specific checks.
- ☐ **Address inspection findings.** Where appropriate, negotiate repairs or other outcomes within the contract terms and deadlines.

Never assume an issue can be resolved later. Understand your options before contractual rights expire.

6. Prepare for settlement

- ☐ **Arrange building insurance.** Confirm the appropriate commencement date with your insurer and lender.
- ☐ **Organise funds.** Ensure your deposit, balance of purchase funds and applicable costs are ready.
- ☐ **Complete your pre-settlement inspection.** Check the property's condition and confirm agreed inclusions remain.
- ☐ **Arrange utilities and moving logistics.** Plan electricity, internet, removalists and access.
- ☐ **Confirm settlement with your conveyancer.** They coordinate the legal and financial process and advise when settlement is complete.

Buying property on the Sunshine Coast: get the process right

The right property isn't simply the one you fall in love with. It's the one that suits your needs, represents fair value and stands up to careful investigation.

As a Sunshine Coast buyer's advocate, I help clients navigate the process through access to property opportunities, independent market insight, strategic negotiation and risk mitigation. From Buderim and Coolumb to Maroochydore and Noosa, local knowledge can help you ask better questions and make more informed decisions.

Planning to buy on the Sunshine Coast? Save this checklist and work through it before committing to a property. For support with your search, negotiation or due diligence, contact Chris Brown Buyers' Advocate to discuss your buying goals.

Make buying property smooth and simple from start to finish.