

# MY FIRST PROPERTY



## About Us

Buying or building a house can be a veritable minefield of dos and don'ts. At My First Property, we understand the process intimately, because we've done it ourselves.

Company owner Geoff Wood has been working as a mortgage broker since 1999, establishing a business model unique in the home property market.

Wood spent many years as a world class sailor, before turning his hand to providing a home finance service that is noticeably different from its competitors.

Our team provides exemplary personal service that is with you from the beginning to the end of the home buying process. This, coupled with our integrity and market expertise and the advice we pass on to you, sets My First Property apart from the countless brokers and banks in the market.

My First Property's team are unique in that we have years of experience doing exactly what you are doing – buying, selling, renovating and building houses. We have walked the same road as you, so our advice counts.

Mortgage brokers can only help you with loans. Banks will only try to sell you their products. Builders will try to talk you into making decisions that work for their bottom line. At My First Property we will provide you with an informed and objective platform to enable you to make the right decision. We will find the best finance option for you, independent of any loan provider. We will help you plan the construction of your home, detailing a number of key areas in the construction that will help you add value to your house, and to make it a more comfortable place to live. We will guide you through the planning and consent process, and give you tips on how to get the most out of your dealings with agents. In short, we will do what no one else can do and provide you with the complete home buyer's package.



My First Property Homebuyer's Seminar is on Thursday, August 30, 7pm – 9pm  
Bayview On The Park, 52 Queens Road, St Kilda, 3004.

**Phone: 1300 856 602**

**Email: [seminar@myfirstproperty.com.au](mailto:seminar@myfirstproperty.com.au) Website: [www.myfirstproperty.com.au](http://www.myfirstproperty.com.au)**

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## Home Buyers Seminar

My First Property is running a series of seminars for first homebuyers, and those looking to add to their property portfolios.

The seminars are designed to demystify the process of purchasing a property, and offer impartial and unique insights into buying, lending and the construction process. As well as a range of mortgage options, the seminar will focus on tips to ensure you maximize your dollar. The seminar will highlight many grey areas that exist around buying and selling property (things that your bank and agent won't tell you!) so that you can plan ahead, maximize your returns and avoid problems at a later stage.

### The seminars will:

- Show you how it is possible to buy a Melbourne house in today's market.
- Teach you ways to maximise the "subject to finance" period.
- Examine how to review your construction contract.
- Objectively critique and demystify a range of lenders and their products.
- Walk you through the five different loan types (and there are only five!).
- Highlight how to restructure a home loan so that you can have a six month contingency non-payment period.
- Illustrate how to play agents at their own game.
- Identify what you need to do after the contract has been accepted.
- Provide a range of buying tips, from ensuring the contract is subject to a pest and building inspection, to having a soil test done before the land purchase is finalised.
- How to play the "mortgage" game – locking interest rates until settlement, knowing the Deferred Establishment Fees (DEF) on each loan product.
- Pinpoint a number of simple changes like increasing the cornice size that can add value to your home during its construction.
- Offer important construction considerations, including building time penalties, and how long it takes to get building defects rectified.
- An overview of the First Home Buyers Grant, how it works, and the do's and don'ts.



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