



BUYER'S GUIDE

TO PURCHASING YOUR HOME

This guide outlines what you can expect when purchasing a property and how we support you through every stage of the buying process.

Buying a home is one of the most significant financial and personal decisions you will make. Whether you are purchasing your first home, upgrading, downsizing, or investing, our role is to ensure you feel informed, prepared, and confident from your initial search through to settlement.



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WHAT MAKES US DIFFERENT

We don't believe real estate should be approached with a template or a standard script.

Every buyer has different goals, financial positions, and timelines. Our role is to understand those before offering advice or direction.

At Crossriver Property Group, we take a considered and strategic approach to helping buyers secure the right property.

We combine strong local market knowledge with clear, straightforward communication, ensuring you always understand your options and the process ahead.

We believe informed buyers make stronger decisions. We take the time to explain pricing, competition, negotiation strategy, risks, and opportunities at every stage.

Our team operates as trusted advisors rather than transactional agents. We guide you through search, negotiation, contract, and settlement with care focusing on outcomes that hold their value over time.

The relationships we build don't end at settlement. They are ongoing partnerships built on trust and results.



SUE RITCHIE
DIRECTOR

Sue brings over 32 years of experience in property and a reputation built on integrity, professionalism, and clear communication.

Her deep knowledge of the local market, combined with her practical approach, ensures buyers receive honest advice and guidance throughout their purchase journey.

ACHIEVEMENTS

2025 Executive Property Manager of the Year
National Property Management Awards

2024 Property Manager of the Year
Organic Growth

2024 Community Relationship of the Year
Cancer Hospital Fundrasier

2023 Property Manager of the Year
Organic Growth

2022 Property Manager of the Year
Organic Growth



WHO WE ARE

Crossriver Property Group is a full-service real estate agency committed to delivering consistent outcomes for buyers, sellers, and investors.

With offices in Wodonga and Lavington, we combine strong local knowledge with a supportive, client-focused approach.

We understand that buying property can feel overwhelming particularly in competitive markets. Our responsibility is to provide clarity, accurate information, and realistic guidance so you can make confident decisions.

Success at Crossriver Property Group is measured not only by transactions, but by the strength of the relationships we build and the trust placed in us to guide significant life decisions with integrity.

HOW WE SUPPORT BUYERS

Buying property is a responsibility we take seriously.

We understand that buying a home is rarely just a transaction. It is a significant financial commitment and often a major life milestone. Our responsibility is to remove uncertainty where possible, provide clarity where needed, and guide you with steady, professional advice.

With Crossriver Property Group, you can expect transparent communication, realistic guidance, and consistent support from start to finish.



Acting in your best interests

We provide honest, clear information about pricing, market value, and competition. Rather than encouraging rushed decisions, we focus on helping you assess value logically and strategically. We will outline the strengths and risks of each opportunity so you can proceed with confidence and a full understanding of your position.

Clear and consistent communication

We prioritise timely and straightforward communication. You will be kept informed about new listings, off-market opportunities, and updates relevant to your search criteria. We ensure you are never left wondering where things stand. You will know the next step, the timeframe involved, and what is required from you.

Local market knowledge

Understanding the local market is critical to making confident property decisions. Our team closely monitors buyer behaviour, pricing trends, supply levels, and demand across Wodonga, Lavington, and surrounding areas. This insight allows us to guide you on realistic value expectations and growth potential.

Experienced negotiation

When you are ready to make an offer, we guide you through pricing considerations, appropriate conditions, and settlement timeframes. We communicate clearly with all parties involved and manage negotiations with integrity, ensuring you are fully aware of counteroffers and your available options at every step.

Care and accountability

From initial enquiry through to settlement day, we remain actively involved in your purchase. We coordinate communication between agents, conveyancers, lenders, and inspectors to ensure timelines are met and obligations are fulfilled.

PREPARING TO PURCHASE



Preparation is one of the most important factors in securing the right property with confidence.

A well-prepared buyer is not only more competitive in the market but also far less likely to experience unnecessary stress or delays.

Understanding the budget

Before beginning your search, it is important to understand your financial position and borrowing capacity. This allows you to focus on properties within a realistic price range.

Finance pre-approval

Obtaining finance pre-approval strengthens your position as a buyer and demonstrates readiness when making an offer.

Deposit planning

Most purchases require a deposit (commonly 5–10% of the purchase price, depending on lender requirements). Planning for this early avoids delays once a property is secured.

Engaging professionals

You may require:

- A mortgage broker or lender
- A conveyancer or solicitor
- A building and pest inspector
- A financial adviser (if applicable)

Having these professionals ready early streamlines the process once you find the right property.



FINDING THE RIGHT PROPERTY

A structured search strategy improves your chances of success.

In competitive markets, clarity and preparation allow you to assess opportunities quickly and make confident decisions without unnecessary pressure.

Clearly defined criteria

Understanding your non-negotiables versus your preferences helps streamline your search and avoid decision fatigue.

Identifying what truly matters to you, such as location, layout, land size, school zones, or investment potential, creates focus and direction.

Inspecting with purpose

When attending inspections, consider:

- Location and long-term growth potential
- Structural condition
- Layout and functionality
- Renovation or maintenance requirements
- Comparable sales in the area

Market awareness

Understanding recent comparable sales and current competition levels provides context around pricing and value. With clear market awareness, you are better equipped to make offers aligned with fair value and your budget.

MAKING AN OFFER

When you are ready to proceed, clarity and preparation are key.

When you are ready to make an offer, we guide you through the key elements including price, deposit, settlement timeframe, and any relevant conditions such as finance or building and pest. Our role is to ensure your offer is clear, well structured, and aligned with your position.

Conditional vs unconditional offers

Conditional offers include clauses such as finance or inspection, providing additional protection. Unconditional offers offer greater certainty to the seller but involve higher risk. We explain the implications of each so you can decide with confidence.

Negotiation

We present offers professionally and manage negotiations transparently. You will receive clear updates on counteroffers and next steps, ensuring you remain informed throughout the process.





OUR COMMITMENT TO YOU

Our role is to guide you through your purchase with care, professionalism, and accountability.

We assist with:

- Contract clarification
- Coordinating building and pest inspections
- Liaising with your conveyancer
- Monitoring finance timeframes
- Managing communication between all parties

We remain involved from accepted offer through to settlement to ensure the process progresses smoothly.

Contract to settlement

Once contracts are exchanged:

- Deposit is paid
- Finance approval is finalised
- Inspections are completed
- Settlement date is confirmed

We ensure timelines are monitored and communication remains clear throughout.

Pre-settlement inspection

Understanding recent comparable sales and current competition levels provides context around pricing and value. With clear market awareness, you are better equipped to make offers aligned with fair value and your budget.

NEXT STEPS: YOUR BUYING JOURNEY

Understanding the steps ahead helps reduce uncertainty.

Step one: Review your financial position

Assess savings, deposit capacity, and additional costs such as stamp duty, legal fees, and inspections.

Step two: Engage a mortgage broker or lender

A broker can compare lenders and structure your loan appropriately. Obtain pre-approval before actively offering on properties.

Step three: Engage a conveyancer or solicitor

Select a legal professional early so they are ready to review contracts quickly when needed.

Step four: Begin property inspections

Attend inspections with clear criteria and realistic expectations.

Step five: Make an informed offer

Submit an offer aligned with market value and your budget.

Step six: Complete due diligence

Arrange building and pest inspections and finalise finance approval.

Step seven: Exchange contracts

Once satisfied with all conditions, contracts become binding.

Step eight: Settlement

Ownership transfers on settlement day and keys are handed over.



COSTS TO CONSIDER

Our role is to guide you through your purchase with care, professionalism, and accountability.

When purchasing property, additional costs may include:

- Stamp duty
- Conveyancing/solicitor fees
- Building and pest inspections
- Loan establishment fees
- Moving costs
- Insurance (required prior to settlement in many cases)

Planning for these costs ensures there are no unexpected surprises.



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