



Property hunter's guide

The key to home
ownership success



Welcome to your property hunt

Finding and securing your dream home or an investment property requires more than luck – it requires strategy, preparation, and timing. This guide will help you navigate the residential property market with confidence.

Who this guide is for:

Doctors, dentists and veterinarians looking to purchase property.

What you'll learn:

- How to prepare strategically
- Search systematically
- Assess properties thoroughly
- Acquire your dream home or investment property with confidence

How Avant can help:

Avant can be by your side when you're buying a property. Our team of finance, legal and insurance experts can not only streamline the process but also give you the benefit of professional expertise to avoid costly mistakes.

- Secure home loan pre-approval that moves as fast as the market
- Settle with conveyancing that works directly with your finance team
- Protect your home and the income behind it

The property hunter's mindset

Before diving into the practical steps, it's worth understanding what separates successful property hunters from those who struggle. The right mindset – combining preparation, decisiveness, and strategic patience – is just as important as having your finance sorted. Here's how to think like a hunter, not a browser.

Successful property hunters are:

- ✓ **Prepared** – They know their borrowing capacity before they start looking at listings
- ✓ **Decisive** – They act quickly when they find the right property
- ✓ **Informed** – They understand the market and their home loan advantages as doctors
- ✓ **Patient** – They don't settle for the wrong property, but they act quickly when the right one comes along

Unsuccessful property hunters:

- ✗ Start searching before understanding their borrowing capacity
- ✗ Need to "think about it" for weeks when they find the right property
- ✗ Make emotional decisions without financial backing
- ✗ Rush into unsuitable properties or miss out through indecisiveness



Your goal

Be ready to act with confidence when you find your target property.

Your property hunt guide

Before your property hunt starts	4
Step 1 – Get pre-approved	4
Step 2 – Understand your true borrowing capacity	5
Step 3 – Define your target property	7
Step 4 – Research your target market	8
During your property hunt	9
Step 5 – Set up your property alerts	9
Step 6 – Inspect strategically	10
Step 7 – Get professional inspections	11
Step 8 – Make a strong offer	12
Step 9 – Handle competition professionally	15
Securing the property	16
Step 10 – Contract execution and settlement	16
Protecting you and the property	17
Step 11 – Protecting the home you've worked hard to secure	17
Step 12 – Building a broader protection strategy	18

Before your property hunt starts

Success in a property hunt isn't about luck – it's about preparation.

The steps you take before viewing your first property determine whether you'll be ready to act with confidence or scrambling to catch up when you find something you love. This section covers the essential groundwork that transforms you from a casual browser into a serious, competitive home buyer.

Step 1: Get pre-approved

What is pre-approval?

You may hear the term "Approval in Principle" or AIP used interchangeably with pre-approval. Pre-approval, or AIP, is essentially a preliminary assessment from a lender indicating how much they'd be willing to lend you, based on the information you've provided about your income, expenses, and financial position. This pre-approval should be your first priority.



Why pre-approval is non-negotiable

- ✓ **Know your budget** – Search properties you can actually afford
- ✓ **Act with confidence** – Make offers immediately when you find the right property
- ✓ **Strengthen your position** – Sellers and real estate agents take buyers with pre-approval seriously
- ✓ **Reduce stress** – Eliminate finance uncertainty from your property search
- ✓ **Save time** – Don't waste time and effort viewing properties outside your price range



What a pre-approval includes

- Assessment of your borrowing capacity
- Indication of loan amount you may qualify for
- Verification of your income and employment
- Review of your credit history
- Valid for a specific period (typically 3–6 months)



What medical professionals need for pre-approval

- Proof of identity, such as driver's licence or passport
- Income documents, such as payslips and bank statements (from the last 3 months)
- Details of any existing loans or debts
- Information about your deposit amount



Benefits of applying for pre-approval with a home loan specialist for doctors:

They understand your income may include locum and casual shifts, overtime and on-call payments, additional sessions and fees, as well as understand your future earning potential. They can explain this all to prospective lenders to help you achieve more favourable lending options and a smoother application process.



Important to understand

- An AIP is conditional on property valuation and final checks
- It's not a guarantee of finance for any specific property
- The property you choose must meet the lender's criteria
- Your financial circumstances must remain similar
- You'll still need full approval once you've selected a property



AIP vs. full approval

An AIP gets you property hunt-ready by confirming your borrowing capacity. Once you find a property and make an offer, your lender conducts a full assessment including property valuation. If the property values appropriately and meets lending criteria, your AIP converts to full, unconditional approval.



For your property hunt

When you're pre-approved (have an AIP), you can search and make offers with confidence, knowing your finance capacity is confirmed. Just remember you'll still need the specific property to be assessed and approved by your lender.



Timeline

Pre-approval timelines vary by lender and season, which is why it's important to apply as soon as you begin considering your property search.

Step 2: Understand your true borrowing capacity

Getting pre-approved gives you a number, but understanding what that number really means for your lifestyle is just as important. The difference between your maximum borrowing capacity and your comfortable borrowing limit could be the difference between financial stress and confident homeownership. Here's how to determine what you should borrow, not just what you can borrow.

Your maximum vs. your comfortable limit

Just because you're approved for \$800,000 doesn't mean you should spend \$800,000. There are many other costs and factors that need to be taken into consideration.

Upfront costs	Ongoing costs	Life factors
› Deposit (typically 5% of purchase price for doctors*) › Stamp duty (varies by state, generally 3-5% of purchase price) › Legal fees and conveyancing (\$1,600-\$2,500) › Building and pest inspections (\$450-\$1300)	› Loan repayments (principal and interest) › Council rates › Strata fees (for apartments, town houses and villas) › Insurance (building and contents or landlord insurance) › Maintenance and repairs › Utilities	› Career plans (reducing hours, parental leave, study) › Family changes (having children, supporting aging parents) › Lifestyle goals (travel, hobbies, vehicle upgrades) › Emergency buffer (recommended 3-6 months expenses)



Consider the 30% rule

Your total housing costs shouldn't exceed 30% of your gross income for comfortable long-term affordability.



Talk to a medical finance specialist

1300 992 208 | avant.org.au/finance

Step 3: Define your target property

Having a clearly defined target property helps streamline your search, ensuring you spend your time viewing homes that genuinely align with your needs, lifestyle, and budget. By narrowing your focus from the start, you avoid distractions, reduce decision fatigue, and give yourself the best chance of recognising the right property when you see it.

Create your property profile

Below is a list of considerations to help you determine your property profile and clearly capture the key features, preferences, and non-negotiables that matter most to you, helping you stay focused and consistent as you assess potential homes.

Must-haves (non-negotiable):

- Number of bedrooms: _____
- Number of bathrooms: _____
- Location/suburbs: _____
- Proximity to work: _____
- Parking spaces: _____
- Property type
(house/apartment/townhouse):

Nice-to-haves (desirable but flexible):

- Home office space
- Outdoor area/garden
- Updated kitchen/bathroom
- Storage space
- Swimming pool
- Specific school zones

Deal-breakers (automatic elimination):

- Major structural issues
- Flood zone
- Excessive noise
(flight path, highway)
- No parking
- Unsafe area

Your budget range:

- Comfortable maximum: \$ _____
- Absolute maximum: \$ _____
- Ideal range: \$ _____ to \$ _____



Action

Use the list above to create your property profile then share it with your partner/family, finance specialist and buyers' agent to ensure alignment.

Step 4: Research your target market

Before you start hunting, you need to know the terrain. Understanding recent sales, price trends, and market conditions in your target suburbs ensures you'll recognise a good opportunity when you see it – and avoid overpaying when competition heats up. This research becomes your foundation for confident decision-making and effective negotiation.

The following is information you should know before your property hunt:

Suburb research

- Recent sales in the area (last 3–6 months)
- Price trends (increasing, stable, declining)
- Days on market (how quickly properties sell)
- Auction clearance rates
- Development applications and future infrastructure

What to look for

- Properties similar to what you want and what they sold for
- How long properties typically stay on market
- Whether it's a buyer's or seller's market
- Upcoming infrastructure that might affect value

Resources

- [Avant Finance property reports](#)[^] – complimentary property reports generated by Cotality.
- Local council websites – development plans and zoning
- Local real estate agents – market knowledge

Red flags

- Properties that have been listed multiple times
- Significant price reductions (may indicate problems)
- High turnover in an area
- Major developments that might impact amenity



Action

Make sure to track recent sales of properties similar to your target profile.



During your property hunt

You have pre-approval, you know your market and you're ready to start viewing properties. This is where preparation meets opportunity. The steps in this section will help you hunt systematically, inspect properties thoroughly and position yourself to act decisively when you find the right home. Remember: in the property market, quality properties still move quickly – your ability to assess and act separates successful hunters from those who watch opportunities slip away.

Step 5: Set up your property alerts

Waiting for the perfect property to appear while casually browsing websites in your limited free time will mean you'll always be a step behind. Successful property hunters use automated alerts to see new listings the moment they hit the market, giving them first-mover advantage in a competitive market.

Here's how to set up your digital hunting system.

Set up alerts on:	Configure alerts for:
• Realestate.com.au • Domain.com.au • Local real estate agency websites by subscribing to their mailing list • Property apps (REA, Domain)	• Your target suburbs • Your price range • Your property type • Your must-have features (bedrooms, parking, etc.)

Frequency:

Daily notifications during active hunting phase.



Pro tip

Register your interest with local agents directly. Tell them exactly what you're looking for and that you have pre-approval. Agents sometimes contact registered buyers before properties hit the market.

Step 6: Inspect strategically

A property inspection isn't a casual walkthrough – it's your opportunity to assess whether this property genuinely meets your needs and uncover any issues before you commit. Successful hunters know what to look for, ask the right questions, and gather the information they need to make an informed decision. The following are suggestions of what to look for at inspections.

Structural

- Cracks in walls, ceilings, or floors
- Signs of water damage or dampness
- Roof condition
- Foundation and stumps (for houses)
- Windows and doors open and close properly

Functional

- Electrical outlets and switches work
- Plumbing and water pressure
- Heating and cooling systems
- Kitchen appliances
- Hot water system age and condition

Environmental

- Natural light throughout the day
- Noise levels (traffic, neighbours, aircraft)
- Privacy from neighbours
- Outdoor space condition
- Drainage and slope

Practical

- Storage space adequate
- Layout suits your lifestyle
- Parking accessible and secure
- Room sizes match your needs
- Potential for renovation if desired

Questions to ask the agent

- How long has it been on the market?
- Why is the owner selling?
- Have there been any offers?
- What's the expected price range?
- When is the owner looking to settle?
- Are there any known issues with the property?
- What's included in the sale?



Action

Bring your property profile list to inspections to ensure the property meets your key features, preferences and non-negotiables.



Pro tip

Attend inspections on different days/times to assess noise, light and neighbourhood activity.

Step 7: Get professional inspections

No matter how thorough your personal inspection, you're not a structural engineer or pest control expert. Professional inspections are non-negotiable – they're your protection against costly hidden problems and your opportunity to renegotiate or walk away, if serious issues emerge. Skipping this step to save a few hundred dollars could cost you tens of thousands later.

Building inspection

\$400–\$900

For houses while smaller properties fall between \$200–\$500. Prices vary based on location, property size, and complexity.

- Structural integrity
- Termite damage
- Electrical and plumbing issues
- Roof and drainage

Strata report

\$250–\$450

For apartments/townhouses/villas

- Building financial health
- Planned maintenance and levies
- Building defects or issues
- Dispute history

Pest inspection

\$250–\$500

- Termites and wood-boring insects
- Signs of previous infestation
- Risk areas
- Treatment recommendations

Legal/title searches

Included in conveyancing

- Title verification and ownership
- Outstanding rates or charges
- Registered easements or covenants
- Planning restrictions or zoning
- Any legal encumbrances
- Development plans for neighbouring properties

When to arrange

As soon as you're seriously interested, before making an offer (or make your offer subject to satisfactory inspections).

Red flags in reports

- Major structural issues (extensive cracking, subsidence)
- Active termite infestation
- Unsafe electrical wiring
- Significant water damage or mould
- Strata building with large deficits or planned special levies



Action

Have a trusted building inspector ready to book when you find a property. Ask your finance specialist or buyers' agent for recommendations.

Step 8: Make a strong offer

You've found a property that ticks your boxes, completed your inspections, and you're ready to make an offer. But before you do, it's important to understand how the property is being sold – private treaty or auction – as this fundamentally changes your approach. You should rely on your solicitor and finance specialist for specific advice. We recommend contacting the Property team at Avant Law. While every negotiation is unique, here are some general considerations that may strengthen your position.



Legal review before you offer

Before making any offer, have your solicitor or conveyancer review the contract of sale. They'll identify any unusual clauses, unfavourable terms, or legal issues that could affect your purchase. This is especially important for auctions where you'll be signing unconditionally.

What your solicitor or conveyancer reviews:

- ✓ Contract terms and special conditions
- ✓ Vendor disclosure statements
- ✓ Title searches and restrictions
- ✓ Zoning and planning overlays
- ✓ Settlement terms and requirements

Understanding the sale method

Properties in Australia are typically sold through one of two methods, each with different rules and strategies:



Private sale (private treaty)

Most common sale method where you negotiate with the seller through their agent. You submit a written offer, the seller considers it (often with a cooling-off period available), and you negotiate back and forth until you reach agreement or walk away. This method typically allows for conditional offers (subject to finance, building inspection, etc.) and gives you time to consider your decision.



Auction

Properties are sold via competitive public bidding on a set date. Bids are usually unconditional (no cooling-off period in most states), meaning you must have finance approved and inspections completed before auction day. The highest bidder at or above the reserve price secures the property immediately. This method requires you to be fully prepared before auction day and comfortable making on-the-spot decisions under pressure.

Private sale vs. auction comparison

Understanding which method applies to your target property helps you prepare appropriately – whether that means crafting a strategic written offer or getting auction-ready with unconditional finance approval.

Private Sale	Auction
› Negotiate with seller through agent › May include conditions (finance, inspections) › More time to consider and respond › Negotiable timeline and terms › Cooling-off period typically available (varies by state) › Price negotiation is private	› Competitive bidding on the day › Usually unconditional › Immediate decision required on auction day › Set auction date and standard terms › No cooling-off period (in most states) › Bidding is public

Components to consider in an offer (primarily for private sales)



1 Price

Research comparable sales to inform your position



2 Finance

Having pre-approval demonstrates readiness



3 Settlement

Flexibility on timing may appeal to some sellers



4 Deposit

Standard deposit is typically 10%, paid at contract execution



5 Conditions

Fewer conditions may make an offer more attractive to sellers

Private sales negotiation considerations

Opening offer

- Market research helps inform appropriate offer levels
- In competitive markets, offers closer to asking price are common
- Comparable sales data can support your position
- Highlighting you have pre-approval may strengthen credibility

Negotiation approach

- Professional, respectful communication is important
- Prompt responses to counter offers show seriousness
- Know your absolute maximum before entering negotiations
- Avoid becoming emotionally attached during the process

Auction strategy considerations

If the property is being sold at auction, your preparation needs to be more thorough:

- Pre-approval should ideally be unconditional and not subject to finance approval
- Set your maximum bid beforehand and commit to it
- Complete building/pest inspections well before auction day
- Review the contract with your solicitor before auction
- Attend other auctions first to understand the process
- Consider engaging a buyers' advocate if you're inexperienced with auctions
- Register to bid on the day with identification and deposit ready
- Understand that successful bids are immediately binding



Remember

Having pre-approval demonstrates you're a serious buyer ready to proceed. Whether negotiating privately or bidding at auction, make sure the agent understands your financial position is solid. This can influence how your offer is perceived by the seller.



Important

Every property transaction is different. Always seek specific advice from your solicitor about contract terms and sale methods. Also, get advice from your finance specialist about your particular circumstances before making any offer or bidding at auction.

Step 9: Handle competition professionally

How you respond to competition determines whether you secure the property at a fair price, overpay in an emotional bidding war, or wisely walk away to property hunt another day. The following are suggestions on what to do when there are multiple offers.

Stay calm and strategic:

- Don't get into an emotional bidding war
- Stick to your maximum price
- Understand that sometimes you need to walk away
- Remember there will always be other properties

Your advantages as a buyer with pre-approval:

- You can propose faster settlement
- You represent less risk to the seller
- You can respond quickly to counteroffers
- You can offer fewer conditions

When to improve your offer:

- The property genuinely meets all your criteria
- It's within your comfortable price range
- You've done thorough due diligence
- The market supports the higher price

When to walk away:

- The price exceeds your absolute maximum
- You're buying emotionally, not logically
- There are red flags in building/pest reports
- Your gut tells you it's not right



Remember

Missing out on a property is disappointing but not disastrous. Overpaying or buying the wrong property has long-term consequences.

Securing the property

Your offer has been accepted – congratulations! But the property hunt isn't over yet. The period between offer acceptance and settlement involves critical legal and financial steps that finalise your purchase and transfer of ownership. Understanding this process ensures a smooth path from accepted offer to keys in hand, with no last-minute surprises.

Step 10: Contract execution and settlement

Once your offer is accepted, your solicitor or conveyancer manages the legal process from contract execution (when the deal becomes legally binding) through to settlement (when ownership officially transfers and you get the keys). This is where having an experienced solicitor or conveyancer becomes invaluable – they coordinate all the moving parts while you focus on preparing to move.

Before contract execution, your solicitor or conveyancer will:

- Complete comprehensive property searches
- Review all contract documents
- Explain special conditions or clauses
- Identify any legal issues or concerns
- Advise on your legal obligations
- Prepare contract execution documentation



Contract execution:

- You and the seller sign the contract
- You pay the deposit (typically 10%)
- The contract becomes legally binding
- Settlement date is confirmed
- Your solicitor or conveyancer lodges caveats, if required



Between contract execution and settlement, your solicitor or conveyancer:



- Coordinates with the seller's solicitor or conveyancer
- Prepares transfer documents
- Conducts final title searches
- Calculates settlement adjustments (rates, water, etc.)
- Liaises with your lender
- Ensures all conditions are satisfied
- Arranges settlement appointment

Settlement day:

- Your solicitor or conveyancer attends settlement on your behalf
- Ownership officially transfers
- Balance of purchase price paid
- Documents registered with Land Registry
- Keys released to you
- You can move in



Timeline

Settlement is typically 30–90 days after contract execution, but can be negotiated.



Talk to a lawyer

1800 867 113
avant.org.au/law

Protecting you and the property

Step 11: Protecting the home you've worked hard to secure

Buying a home is an exciting milestone. Whether it's your first home, a family home or an investment property, you're building something for the future. While most buyers focus on saving a deposit and securing finance, it's also worth considering how you'd manage your financial commitments if illness or injury prevented you from working.

For many doctors, dentists and veterinarians, their income is one of their most valuable financial assets. It's what supports mortgage repayments, household expenses and future financial goals.



Income protection and home ownership

Your income doesn't just matter when you're applying for a loan. It remains critical throughout the life of your mortgage. Income protection insurance is designed to pay a monthly benefit if illness or injury prevents you from working, helping provide financial support while you focus on recovery.

This may help with expenses such as:

- mortgage repayments
- household bills and living expenses
- children's education costs
- investment property commitments
- other ongoing financial obligations.

Whether you're buying your first home, upgrading to a larger property or building an investment portfolio, income protection can help provide confidence that the plans you've worked hard to build remain on track.



Different property stages, different responsibilities

- **First home buyers** may have limited savings after funding a deposit and purchasing costs, making ongoing income particularly important.
- **Growing families and property investors** often face larger mortgages and increasing household expenses, placing greater reliance on a steady income.



Key takeaway

Your ability to earn an income may be your most valuable financial asset. Protecting it can help protect your home ownership plans.

Step 12: Building a broader protection strategy

While **income protection** helps protect your earning capacity, other types of cover may also form part of a comprehensive financial protection plan.

- **Trauma cover** can provide a lump sum payment if you're diagnosed with certain specified serious medical conditions. This may help cover immediate costs, fund time away from work or support lifestyle adjustments during recovery.
- **Total and Permanent Disability (TPD) cover** may provide a lump sum benefit if you become totally and permanently disabled and are unable to return to work, helping support longer-term financial needs.
- **Life cover** can help provide financial support for loved ones should the unexpected happen, helping them manage ongoing financial commitments, including outstanding debts and mortgage obligations.

The right mix of cover will depend on your personal circumstances, family situation, liabilities and financial goals.

Finding the right cover for your situation

Everyone's circumstances are different. That's why Avant Life Insurance offers two ways to explore your options.

Life Insurance Selection Tool (LIST)

The Life Insurance Selection Tool (LIST) is a free, online tool to compare policies from leading insurers selected for their suitability for health professionals and to get a premium estimate.



Personal advice tailored to your needs

Avant's financial advisers can help you consider your circumstances, goals and protection needs, and provide tailored recommendations to support your home ownership journey.



Key takeout



Your home may be one of your largest financial assets, but your ability to earn an income is often your most valuable. The right combination of cover can help protect both your lifestyle and long-term financial plans.

Explore your options using the Doctor's LIST or speak with an Avant Life Insurance adviser today.

Your property hunt checklist

A step-by-step guide to securing your dream home

Use this checklist to ensure you're fully prepared before you start hunting, stay organised during active viewing, and move decisively when making an offer. Tick off each item as you complete it. The more boxes you tick in the pre-hunt phase, the stronger your position when you find the right property and need to act quickly.



Pre-hunt preparation

Financial readiness:

- Pre-approval obtained
- Deposit saved (including buffer)
- Borrowing capacity understood
- Budget for all costs created
- Emergency fund maintained

Team assembled:

- Home loan specialist for doctors engaged
- Solicitor/conveyancer identified
- Building inspector contacts saved
- Pest inspector contacts saved
- Insurance broker contacted
- Removalist researched (for later)

Research completed:

- Target suburbs identified
- Recent sales researched
- Market trends understood
- Property alerts set up
- Agent relationships established



Active hunting

For each property of interest:

- Online listing reviewed thoroughly
- Property inspected in person
- Suburb and street researched
- Comparable sales reviewed
- Second inspection if serious
- Building/pest inspection arranged
- Strata report obtained (if applicable)
- Finance check (still within capacity)
- Offer strategy determined
- Maximum price confirmed



Making an offer

Before submitting:

- Building/pest reports reviewed
- Contract reviewed by solicitor
- Finance unconditional or ready to convert
- Deposit funds available
- Settlement timeline negotiated
- Offer conditions minimised
- Pre-approval status communicated



After acceptance

Before contract execution:

- Building/pest reports reviewed
- Strata report reviewed (if applicable)
- Contract reviewed by solicitor or conveyancer
- Title searches completed by solicitor or conveyancer
- Finance formally approved (not just pre-approved)
- All conditions satisfied
- Deposit ready to transfer
- Finance formally approved
- Insurance arranged
- Settlement date confirmed

Before settlement:

- Final inspection completed
- Utilities connected
- Insurance activated
- Removalist booked
- Keys collection arranged
- Funds ready for settlement

After settlement:

- Secure income protection insurance

Property market cycles to understand

Understanding Australia's property market rhythm helps you time your hunt strategically and set realistic expectations. While property markets vary by location and type, the annual calendar follows a predictable pattern of activity peaks and quieter periods – and knowing where you are in this cycle gives you a tactical advantage.

Australia's property calendar



Your next steps

This week

1. **Start the pre-approval process.**
Contact a home loan specialist for doctors at avant.org.au/finance or call 1300 992 208
2. **Set up alerts.**
Register on property websites for your target suburbs
3. **Research comparable properties.**
Review recent sales in your target areas
4. **Assemble your team.**
Contact solicitor and building inspector

Post pre-approval secured

1. **Attend inspections.** View properties in your target suburbs
2. **Talk to agents.** Register your interest and pre-approved status
3. **Refine your criteria.** Adjust based on what you've seen

When you find the right property

1. **Second inspection.** View again, more critically
2. **Building/pest.** Book inspections immediately
3. **Review reports.** Make informed decisions
4. **Make offer.** Act quickly with confidence

Final thoughts

Property hunts reward those who are prepared. By securing your pre-approval, understanding your capacity, and having your team ready, you position yourself to act with confidence when you find the right property.

Remember, you're not just looking for any property – you're hunting for the right property that meets your needs, fits your budget, and sets you up for long-term success.

Avant advantage: integrated services

When you use Avant Finance, Avant Law and Avant Life Insurance your property purchase is supported by teams who work together seamlessly:

- ✓ Coordinated communication between finance, legal and life insurance
- ✓ Faster turnaround on urgent matters
- ✓ Understanding of medical professional circumstances
- ✓ One trusted provider for your major needs

Avant Finance: 1300 99 22 08 | avant.org.au/finance

Avant Law: 1800 867 113 | avant.org.au/law

Avant Life Insurance: 1800 128 268 | avant.org.au/lifeinsurance

Digital property profile reports (Property Reports) are produced by RP Data Pty Ltd (ACN 087 759 171) trading as Cotality. Avant Finance and its related entities (Avant) are not responsible for and does not make any representations as to the content in the Property Reports (including whether any information is accurate, complete and not misleading). The Property Reports are provided to you on a non-reliance basis and Cotality also does not make any representations to you as to the content of the Property Report. Neither Avant nor Cotality is liable for any loss, damage or injury suffered (even if caused by negligence) as a result of using or relying on any such Property Report.

Avant Finance is a registered business name of Avant Doctors' Finance Pty Ltd (ACN 637 769 361) and licensed to Avant Doctors' Finance Brokers Pty Ltd (ACN 640 406 784). Avant Doctors' Finance Brokers Pty Ltd is a wholly owned subsidiary of Avant Doctors' Finance Pty Ltd. Loan products may be provided by Avant Doctors' Finance Pty Ltd or arranged by Avant Doctors' Finance Brokers Pty Ltd. Credit services or assistance to which the National Credit Code applies are provided by Avant Doctors' Finance Brokers Pty Ltd as authorised Credit Representative for LMG Broker Services Pty Ltd (ACN 632 405 504, Australian Credit Licence 517192).

Liability limited by a scheme approved under Professional Standards Legislation. Legal practitioners employed by Avant Law Pty Limited are members of the scheme.

Avant Life Insurance is a registered business name of Doctors Financial Services Pty Ltd (ACN 610 510 328, AFSL 487758) ('DFS').

Any financial product advice in this guide is general advice only and has been prepared without taking into account your objectives, financial situation or needs. Before acting on that advice, or deciding whether to acquire, vary or continue to hold a life insurance product, you should consider its appropriateness having regard to your personal circumstances and review the relevant Product Disclosure Statement, Target Market Determination and, where applicable, policy terms (available by contacting DFS on 1800 128 268). Otherwise, the information provided in this guide does not constitute legal, medical or other professional advice and Avant Finance and its related entities are not responsible for any loss suffered in connection with its use. Information is only current at the date initially published. © Avant Mutual Group Limited 2026.