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REAL ESTATE

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16 Mccue Place, Agnes Banks, NSW 2753

## Table of Contents

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- [Newly Built Family Home and 2 Bedroom Granny Flat](#)
- [Photo Gallery](#)
- [Property Description](#)
- [Inspection Times](#)
- [Floor Plan](#)
- [Property Location](#)
- [Related Documents](#)
- [Other Properties For Sale](#)
- [View Our Recent Sales](#)
- [Purchasing Steps](#)
- [Thank You For Viewing](#)
- [Connect On Social Media](#)



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## Newly Built Family Home and 2 Bedroom Granny Flat

4



2



2



### Just Listed





16 Mccue Place, Agnes Banks, NSW 2753

# Photo Gallery







16 Mccue Place, Agnes Banks, NSW 2753

## Property Description



Great opportunity to move straight into this 3 year old MacDonald Jones home built with plenty of upgrades and extras, take out all the stress of getting approvals and dealing with builders. Ideally positioned within a traffic free 5 minutes from Richmond and 20 Minutes to Penrith. Perfect for the extended family or Ideal for and investor with rental returns of \$1000 per week (House \$650 per week, Granny Flat currently rented at \$350 per week).

### Main Home

- 4 bedrooms plus theatre room (could be 5th bedroom)
- Open plan kitchen with stone benchtops located in a commanding central position of the home.
- Huge Master suite with full size ensuite bathroom and walk in robe
- Additional bedrooms were increased in size from the standard plan giving all plenty of space
- Ducted air conditioning with smart phone connectivity
- Alfresco entertaining area with mountain vistas and can be fully enclosed with the automated blinds
- 2.7m high ceilings throughout giving extra feeling of space and grandeur
- Double lock up garage with automated door
- 799 sqm block

### Granny Flat

- 2 bedrooms with built in robes
- open plan lounge and kitchen area
- air conditioned
- Internet connection

- Internal laundry
- Fenced yard
- Off street parking
- Separate power and water
- Currently rented for \$350 per week



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## Inspection Times



**16 Mccue Place, AGNES BANKS** is available to view by appointment just call us on 02 4588 0999, or see below to view the next scheduled open home.



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16 McCue Place, Agnes Banks, NSW 2753

# Floor Plan



0 1 2 3 4 5 SCALE (METRES)

## 16 McCue Place, Agnes Banks

Disclaimer: Dimensions are approximate and should only be used as a guide they are not to scale and no liability will be accepted





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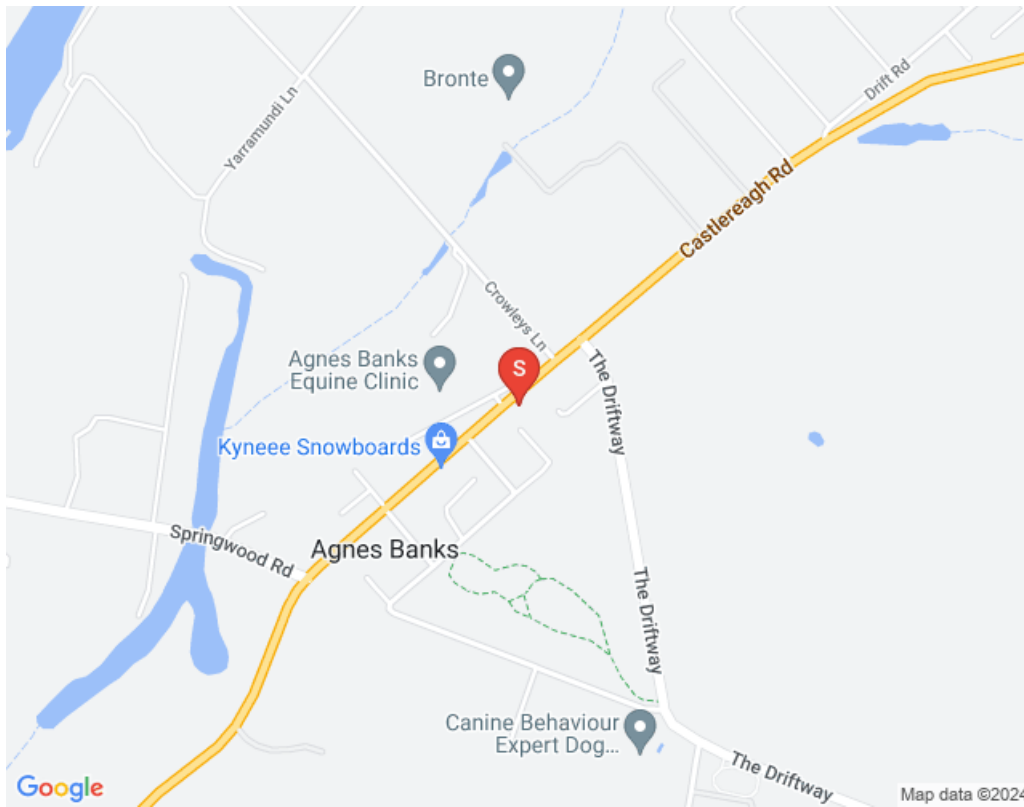
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## Property Location Map







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16 Mccue Place, Agnes Banks, NSW 2753

## Related Documents

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## Other Properties For Sale

[Click Here To View Other Properties For Sale](#)





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## View Our Recent Sales

[Click Here For Our Recent Sales](#)





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## Purchasing Steps

[Click Here To Email The Agent An Offer](#)

Related image

### MAKING AN OFFER

Buying a property is often the biggest financial decision that a person will make, and making an offer is a significant step in that process.

Be prepared before submitting an offer to the agent or vendor (seller) by understanding the sales process and what follows.

Obtain a copy of the sale contract as soon as possible and have it examined by either a licensed conveyancer or solicitor. Doing this before making an offer will save time if you need to make a decision quickly about whether to buy a property. Also, having your finance pre-approved before making an offer will help speed things up.

Offers can be made verbally or in writing. Putting offers forward in writing (eg. email) may help you keep track of negotiations and confirm why an offer wasn't accepted.

### OFFER ACCEPTED, BUT ITS NOT YOURS YET

Once you make an offer, if you and the vendor agree on the price, you are one step closer to owning the property but it doesn't mean that you have finalised the sale!

Before exchanging contracts, the seller may negotiate with other buyers for a higher offer, even if you have made an expression of interest payment. If the seller accepts another offer and exchanges contracts with that party, any prospective buyer who misses out on the property (despite a verbal agreement) is gazumped.

### COOLING-OFF PERIOD

When you buy a residential property in NSW, there is a 5 business-day cooling-off period after you exchange contracts. During this period, you may get out of the contract as long as you give a written notice. The cooling-off period starts as soon as you exchange and ends at 5pm on the fifth business day after exchange.

A cooling-off period does not apply if you buy a property at auction or exchange contracts on the same day as the auction after it is passed in.

You can waive the cooling-off period by giving the vendor a '66W certificate'. This is a certificate that meets the requirements of section 66W of the Conveyancing Act 1919. The certificate needs to be signed by your solicitor or conveyancer. It is also possible to reduce or extend the cooling-off period by written agreement with the vendor.



If you use your cooling-off rights and withdraw from the contract during the 5 business-day period, you will have to pay the vendor 0.25% of the purchase price. This works out to be \$250 for every \$100,000.

Sometimes, there are more buyers looking for homes than there are properties on the market. This is called a sellers' market. In this case, you may want to organise a quick contract exchange. This way you can reduce the possibility of someone beating your offer and get your building and pest inspections done during the cooling-off period. You will still be able to back out if there is a problem. However, it is important to have the contract checked by your solicitor or conveyancer before you sign it.

If your solicitor or conveyancer has examined certificates from the appropriate authorities, a pest and building inspection has been done and your finance has been approved, then deciding to waive the cooling-off period could make your offer more attractive to the vendor.

## BUYING PROPERTY AT AN AUCTION

An auction is a gathering of potential buyers who publicly bid for a property. It is usually conducted by an estate agent, acting as an auctioneer and governed by strict rules. Buying property at auction is very different to other property purchases. The bidding process is public and if the hammer falls and you are the highest bidder, you have to sign the contract right there and then. This means you must be sure you are bidding on a property that you can buy.

Become informed on key things to know before you start bidding.

### AUCTION LANGUAGE

Understand the following auctions terminology:

- **Reserve price** – before the auction, the vendor (seller) will set a price with the auctioneer that is the minimum price they will accept. If the reserve price isn't reached during bidding, the auctioneer will privately ask the vendor if they will sell at a lower price.
- **Passed in** – if bids do not meet the vendor's reserve price, the auctioneer will seek more bids. If bids still do not meet the reserve, the property may be 'passed in' or 'withdrawn from auction'. The highest bidder then gets first right to negotiate with the seller.
- **Fall of the hammer** – towards the end of the auction, the auctioneer will call for any final bids. Once there are no more bids, the auctioneer will count down the 'fall of the hammer', which will signal the end of the auction. No bids can be made after the fall of the hammer and the highest bidder is legally obliged to sign and exchange contracts.

### HOW DOES AN AUCTION WORK?

To participate or bid at an auction, potential buyers must register with the vendor's agent and be given a bidder's number. The auctioneer oversees the bidding process. They take bids from potential buyers and keep track of the current bid price. Before auctioning a property, the seller will nominate a reserve price, which is usually not advertised. If the bidding continues beyond the reserve price, the property is sold at the fall of the hammer. If you are the successful bidder, you must sign the contract of sale and pay the deposit on the spot (usually around 10 per cent of the purchase price).

### DIFFERENCE BETWEEN AN AUCTION AND PRIVATE SALE?

Auctions differ from private sales as there is **no cooling-off period**:

- after the seller and buyer exchange contracts
- if contracts are exchanged on the same day as the auction after the property has been passed in.

If you are bidding at an auction, you must be ready to exchange contracts and complete the sale. Otherwise, you will lose your deposit and may be liable for any damages suffered by the vendor.

### WHAT HAPPENS ON THE DAY OF AUCTION?

On the day of the auction, the property may be open for inspection, usually half an hour before the auction starts. Use this opportunity to take a final look at the property, the contract and auction rules.

Agents must give all potential bidders a copy of the *Bidder's guide* before the auction. The *Bidder's guide* contains important information you need to know, such as how you register to bid and what kind of identification you must provide to register. It is important to know how to register as you cannot bid if you are not registered. Agents are also required by law to have a list of the following auction conditions clearly visible for all potential bidders:

- the highest bidder is the buyer, subject to any reserve price
- the auctioneer is entitled to make one bid only on behalf of the seller
- before the auction, the auctioneer must announce that the auctioneer is permitted to make one bid on behalf of the seller
- the auctioneer must announce immediately before, or in the process of making the bid, that he/she is making a vendor bid
- the auctioneer can refuse a bid that is not in the interest of the seller
- the auctioneer has no authority to accept a late bid (a bid after the fall of the hammer)
- if there is a disputed bid, the auctioneer is the sole arbitrator and makes the final decision
- the successful buyer's name must be given to the auctioneer as soon as possible.

Attend a few auctions as a spectator to become familiar with the auction process. If the price is getting too high, you need to be able to walk away. This may be one of your biggest decisions, so it is worth making the right one, and being as well prepared and informed as possible about buying property.

### PRE-AUCTION OFFERS

Sometimes the vendor agrees to consider pre-auction offers, which you can make through an agent before the auction. The negotiation process is the same as buying by private sale.

## **WHAT CAN I DO TO PREPARE FOR AN AUCTION?**

### **Before you bid at an auction, consider the following:**

- **Do I know the market?**

Research, research, and more research. When you have decided on the type of property you want, and what areas you are looking in, inspect as many similar properties as you can. Look at recent sales of similar properties. Go to auctions for similar properties. There are many upfront costs for preparing for an auction (eg. building report, strata report, pest inspection report). Research will help you better anticipate a property's likely sale price. This will help you avoid investing money upfront in checking a property's condition if you can assess that the property is likely to sell for a price outside of your range.

- **What kind of property am I buying?**

Understand the differences between owning a house, and owning a property in a strata or community scheme. Each has different ongoing costs and obligations.

- **Am I ready to go ahead with the purchase?**

If you are the highest bidder, you have to sign the contract, and there is no cooling-off period. If you cannot complete the contract you will lose your deposit. Before you bid at an auction, ensure you have:

- your finance unconditionally approved (not just pre-approved). Confirm with your lender the maximum amount you can borrow.
- enough money on hand to give a cheque for the deposit (this is usually 10%).
- thoroughly inspected the property and know the property's condition. This includes obtaining professional building inspection and pest reports and reviewing any strata reports (if the property is in a strata scheme).
- reviewed the contract with your solicitor/licensed conveyancer and are comfortable with its terms.

- **What is my maximum purchase price?**

Before you go to an auction, you must know exactly what your maximum purchase price is. If you go over it and need to borrow more, you may have to pay for lender's mortgage insurance. This will affect your repayments and could go beyond your budget.

- **Is this a property I really want and can buy?**

Be sure that the property meets your requirements and is one you can afford. Consider whether it is close to the amenities you need, any repair work needed, noise levels, if there is enough space, and if you can afford the repayments.



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# Thank You For Viewing

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From the Team at First National Connect



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## Connect On Social Media

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Click below to LIKE and FOLLOW us be the first to know about properties prior to going on the market!



Image result for instagram icon

