

# First Home Buyer INFORMATION EVENING

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PROUDLY BROUGHT TO YOU BY MCCLOY GROUP

## OUR LAND ESTATE PARTNERS



## FINANCIAL PARTNERS



## BUILDING PARTNERS



# Government Grants Explained

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**CLINTON NORMAN**  
LENDING MANAGER

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# Key Home Loan Terms

- Deposit – 5%–20% of property price upfront
- LVR (Loan-to-Value Ratio) – loan amount ÷ property value
- LMI (Lenders Mortgage Insurance) – extra cost if deposit <20%
- Borrowing Capacity – maximum loan based on income & expenses
- Purchase Price – total cost of the purchase.
- Pre-Approval – conditional approval, usually valid 90 days
- Stamp Duty / Transfer Duty – state tax on property purchases



# Housing Australia Guarantee Schemes

- First Home Buyer Guarantee (FHBG) – Buy with as little as 5% deposit
- Regional First Home Buyer Guarantee (RFHBG) – Encourages buying in regional areas
- Family Home Guarantee (FHG) – For eligible single parents/guardians (as little as 2% deposit)
- Main benefit: No LMI, saving \$20k–\$40k+ depending on purchase price

# NSW First Home Owner Grant (FHOG)

- Must be a first home buyer (never owned residential property in Australia)
- Must live in the home for at least 6 continuous months within 12 months of settlement or completion
- Eligible properties
- Newly built home valued up to \$600,000
- House & Land package/land with contract to build where the combined value is up to \$750,000

# Examples

**Example: \$800,000 Property  
(Cap from 1 Oct 2025)**

5% deposit = **\$40,000**

Loan = **\$760,000**

LMI: \$0 (covered by scheme)

**Stamp Duty:** Exempt for new  
home owners.

**Buy with \$40k instead  
of \$160k**

**Example: \$750,000 Property  
(Current Regional Cap)**

5% deposit = **\$37,500**

Loan = **\$712,500**

LMI: \$0 (covered by scheme)

**Stamp Duty:** Exempt for new  
home owners.

**Buy with \$37.5k instead  
of \$150k**

# Other Purchase Costs

Mortgage fees/charges – e.g., application, settlement, valuations

Conveyancer/Solicitor – contracts, property searches, settlement (\$1,000–\$2,500)

Moving costs – removalists, connections, inspections

# Key Takeaways

Government schemes help reduce upfront costs & speed up buying

Enter the market sooner with as little as 5% deposit

Major savings: no LMI + possible stamp duty exemptions/concessions

**The Mutual Bank = committed to supporting you through the process**

Home Guarantee Scheme eligibility criteria apply. Eligibility criteria, terms, conditions, fees, and charges apply to all loans and are available on application. Issued by Maitland Mutual Limited trading as The Mutual Bank, ABN 94 087 651 983, AFSL / Australian credit licence 238139.



# The Build Process

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**MOJO**  
HOMES

**JUSTIN BROWN**  
BUSINESS DEVELOPMENT MANAGER

[jbrown@mojohomes.com.au](mailto:jbrown@mojohomes.com.au)



# Top Reasons to Build

- **Government Incentives**
- **Save money on Stamp Duty**
- **Quality and Workmanship:** Thanks to our scale and buying power, a lot of our builders here tonight have access to the best trades and suppliers in the industry. This means your new home will be built with the care it deserves and features the latest inclusions and trends.
- **Have control over your layout, interiors & landscaping**
- **Capitalize on new suburbs that are in their growth phase**
- **Building a home is a progressive journey - You have more time to save money, which will allow first home buyers to enter the market earlier**

# The Building Journey

Finance

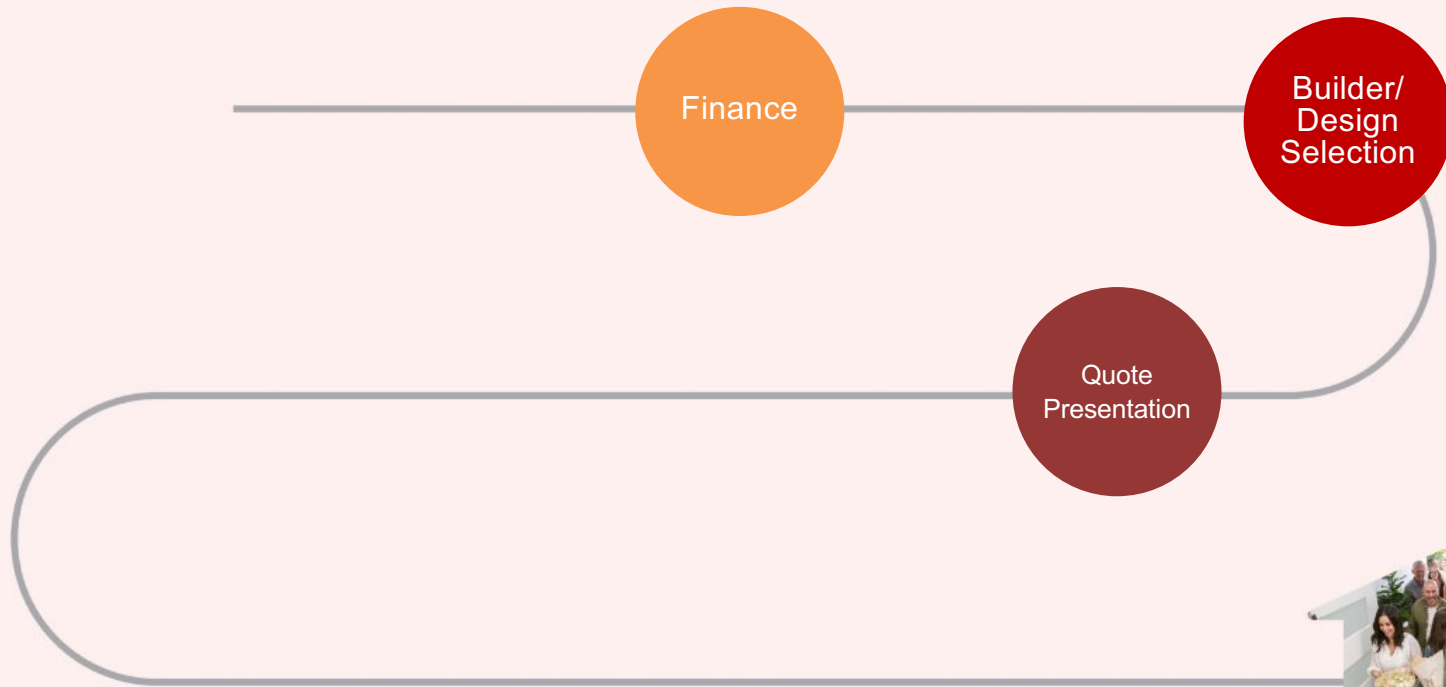
Builder/  
Design  
Selection



# Builder/Design Selection

- Explore & walk through finished designs
- Discuss your spending range
- Select a suitable floor plan and façade onto your chosen block.
- Discuss your house positioning as well as any variations that may suit your lifestyle
- Learn about your builder's inclusions and promotions
- Start the quote process

# The Building Journey



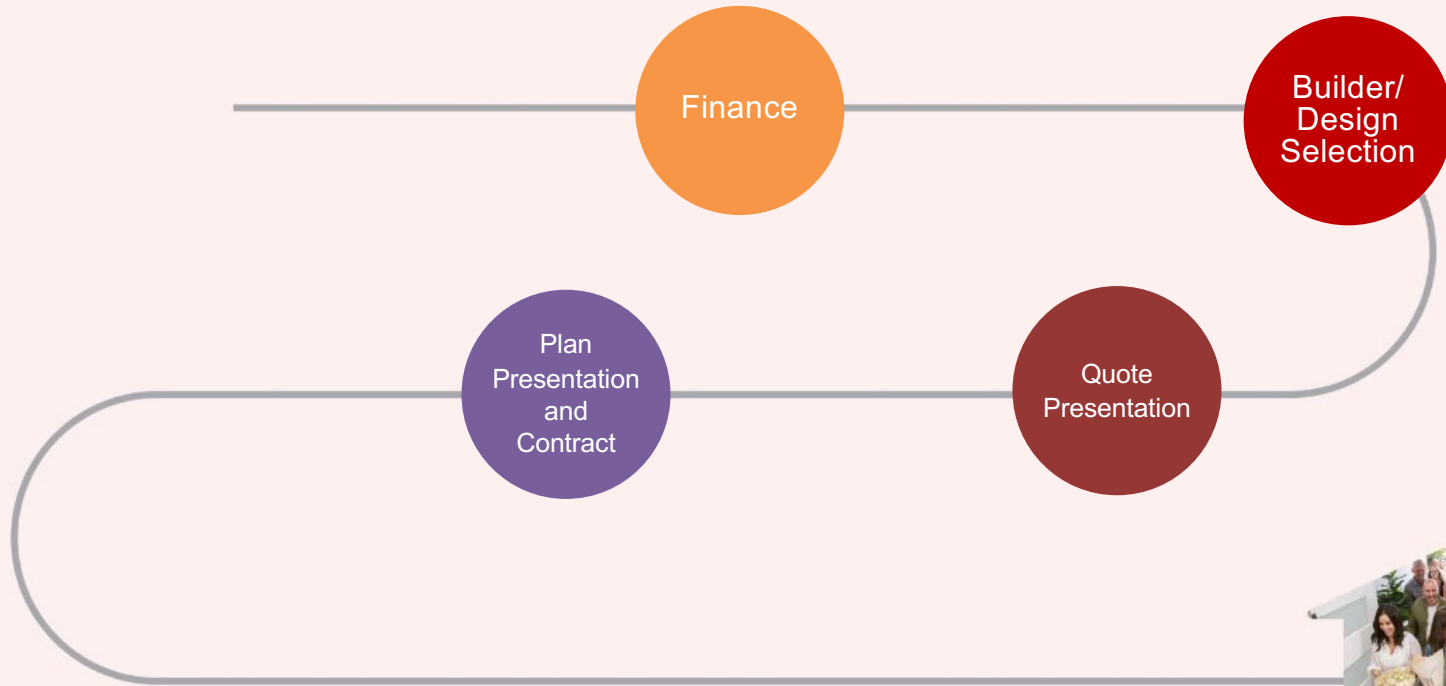
# Quote Explanation

- Builders' site investigation complete
- Your site costs, planning and any land constraints discussed
- Inclusions and promotions confirmed
- Tender period established
- Home Design and Tender finalised

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# The Building Journey

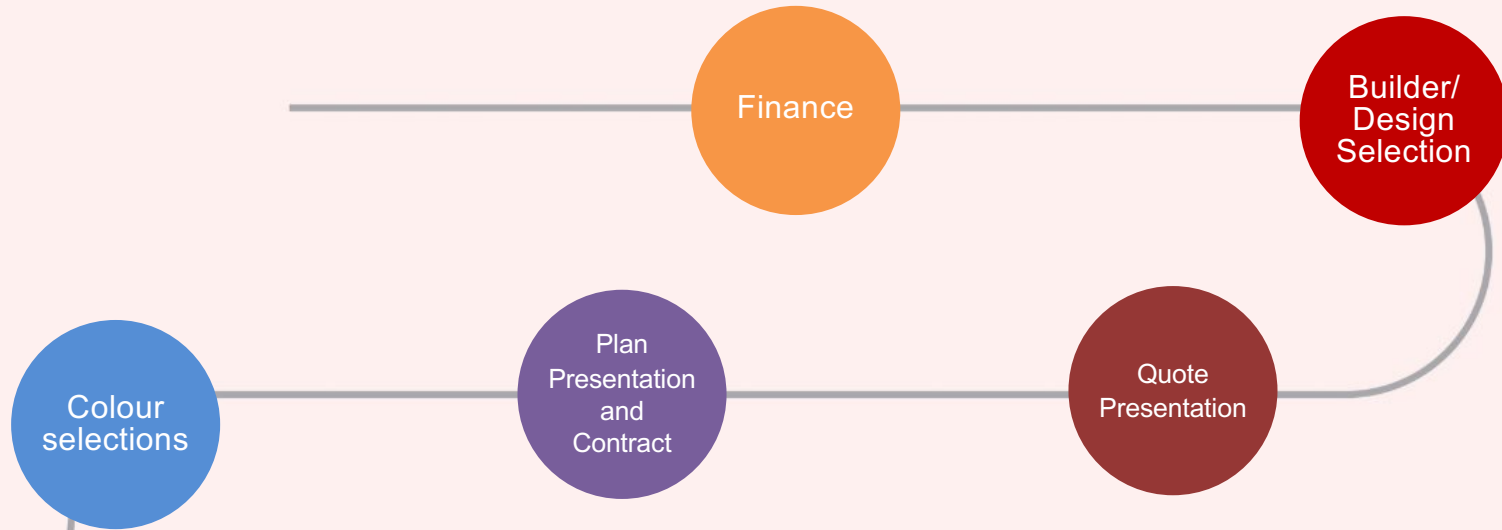


# Plan Presentation & Contracts

- Dedicated Plan Presenter will walk you through the floor plan, ensuring everything is captured
- Sign off your contract plans and thoroughly review your tender
- Start the council lodgement and approvals process (Approx. 4 weeks for CDC)



# The Building Journey

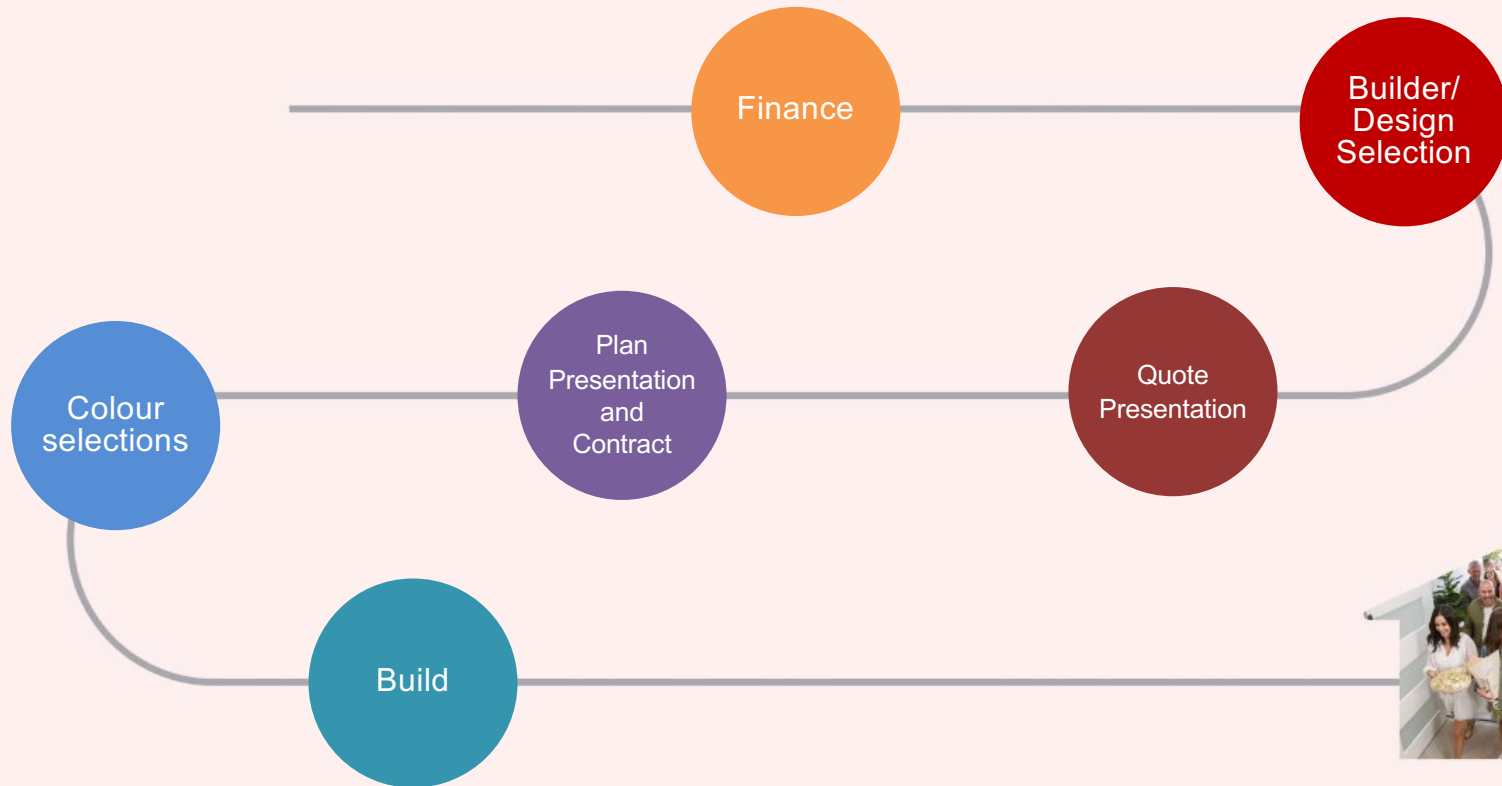


# Colour Selections

- Sit with a qualified Interior Designer
- External colours
- Internal colours
- Electrical appointment



# The Building Journey



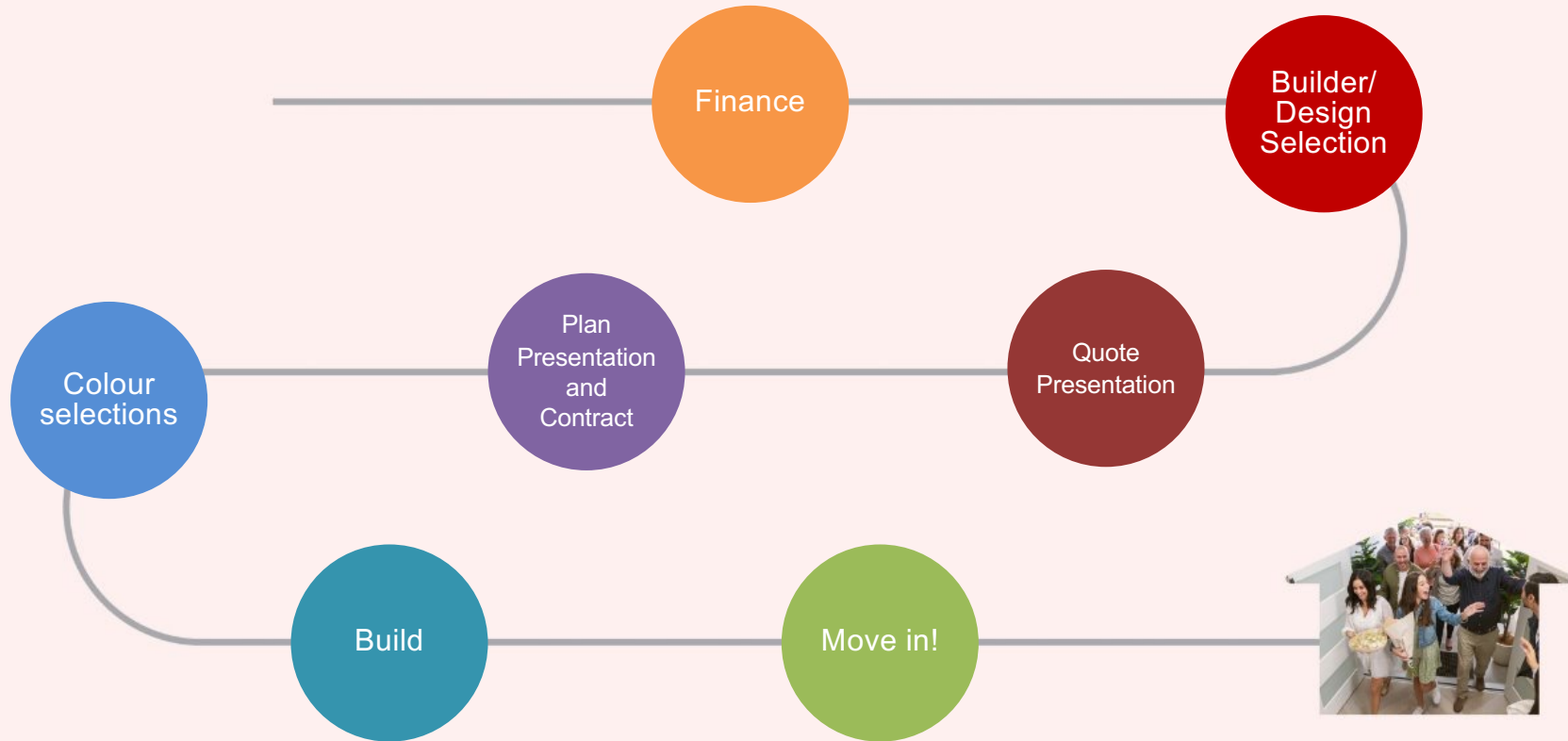
# Build

- Receive site start date
- Meet the Builder on site
- Trades and supplies are scheduled
- Progress payments and walk-throughs will commence
- Timeframes – Approx. 150 days for an SS, 210 days for a DS

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# The Building Journey



# Move in

- Practical completion and key & over finalised
- Insurances sorted, allowing you to move in
- Warranty period begins
- Enjoy your new home!

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# Securing Land for your New Home

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**The Loxford**



**Kaludah**  
LOCHINVAR



**THE FAIRWAYS**  
SINGLETON

**SHANE BOSLEM**  
MANAGING DIRECTOR





**Kaludah**  
LOCHINVAR

# Kaludah Lochinvar

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**FIRST HOME BUYER BLOCKS:**

**\$345,000 - \$375,000**

**SIZE RANGE: 456m<sup>2</sup> - 515m<sup>2</sup>**

**LAND STATUS: STAGE**

**1: 2026 EXPECTED**

**REGISTRATION**

**STAGE 2: COMING SOON**

**JENNIFER SYMES**

1300 130 539 • [land@kaludahlochinvar.com.au](mailto:land@kaludahlochinvar.com.au)



**The Loxford**

# The Loxford

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**FIRST HOME BUYER BLOCKS:  
ALL NOMINATED \$350,000**

**SIZE RANGE:  
ALL NOMINATED 476m<sup>2</sup>**

**LAND STATUS:  
LATE 2026  
REGISTRATION EXPECTED**

**KARON HART**

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THE FAIRWAYS  
S I N G L E T O N

# The Fairways

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**FIRST HOME BUYER BLOCKS:**

**\$350,000 - \$370,000**

**SIZE RANGE: 627m<sup>2</sup> - 633m<sup>2</sup>**

**LAND STATUS:**

**STAGE 1: REGISTERED**

**RENAE TWOMEY 0410 496 673**

**EMILY MOORE 0488 714 111**

**[land@thefairwaysestate.com.au](mailto:land@thefairwaysestate.com.au)**

Please take this opportunity to speak  
with the builders for packages  
available at all three McCloy Communities  
to meet the First Home Buyer Market





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Weekly repayments are based on the house and land package price shown with an interest of 6.09%, a 5% deposit and a 30 year term. Please note the estimated repayments shown are true for the examples shown only and may not include all fees and charges including applicable Lenders Mortgage Insurance. Different terms, fees or other loan amounts may result in a different comparison rate or repayments applying.

Prices shown are correct as at the date of publication and are subject to change without notice or obligation. All packages are subject to availability. The land price does not include stamp duty (if applicable), settlement costs or any other fees or disbursements associated with the settlement of the land. Additional costs may also be incurred under the Building Contract or during construction.

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