**NEXUS**ATLANTIC

PROPERTIES

FOR PROSPECTIVE BUYERS • US & AUSTRALIA MARKETS

# The Property Buying Guide

A step-by-step walkthrough of how a Nexus Atlantic acquisition works, from first consultation through final payment and closing — for both our US and Australia pipelines.

**12+**
YEARS IN OPERATION

**45 Days**
US CLOSE WINDOW

**60 Days**
AUSTRALIA CLOSE WINDOW

**1,200+**
PROPERTIES CLOSED

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# 1. Before You Begin

A short readiness checklist before you contact an advisor.

✓ **Define your budget and target market**

United States, Australia, or both.

✓ **Arrange proof of funds**

Or a financing pre-approval letter, before you start viewing listings.

✓ **Decide how you'll transact**

In person, or remotely via Power of Attorney if you're an overseas buyer.

✓ **Schedule a consultation**

With a Nexus Atlantic advisor to confirm the process matches your specific listing.

# 2. Buying Process — United States

Target close window: **45 days** from signed offer.

1. **Buyer Consultation & Pre-Qualification**
   Confirm budget, financing route, and target region with your advisor.

2. **Offer & Purchase Agreement**
   Submit your offer, negotiate terms, and execute a binding purchase contract.

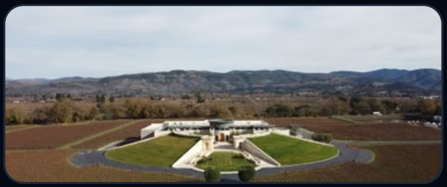
3. **Escrow, Title & Inspection**
   Your deposit is held in escrow while title search, survey, and inspection are completed.

4. **Financing Finalization**
   Mortgage underwriting completes, or cash funds are confirmed and wired.

5. **Closing & Deed Transfer**
   You sign at closing, the deed is recorded, and keys are handed over.

# 3. Buying Process — Australia

Target close window: **60 days** from signed offer.



1. **Buyer Consultation & FIRB Screening**
   Identify the target property and confirm Foreign Investment Review Board approval requirements upfront.

2. **Offer & Contract of Sale**
   Negotiate terms and execute a contract of sale prepared by a licensed conveyancer.

3. **Title Verification & Due Diligence**
   Confirm registered Torrens title, easements, and any caveats via the state Land Registry before funds move.

4. **FIRB Approval & Stamp Duty**
   Secure FIRB approval where required and calculate applicable state stamp duty.

5. **Settlement & Title Transfer**
   Funds and title transfer at settlement; registration is confirmed within the 60-day window.

# 4. Payment Steps, In Detail

This is the part clients ask about most — exactly how and when money moves.

1. **Reservation Deposit**
   Paid on signing the purchase agreement, typically 20–40% of the purchase price depending on the listing's stated terms. Held in escrow (US) or a licensed conveyancer's trust account (Australia) — never paid directly to the seller.

2. **Proof of Funds & Source Verification**
   Standard anti-money-laundering checks: a bank reference letter or statement confirming funds are available and their origin, submitted before escrow releases any funds.

3. **Financing Finalization (if applicable)**
   US buyers using a mortgage complete lender underwriting here (adds roughly 15–30 days). Australia buyers using bank financing provide an approved bank guarantee. Cash buyers skip this step entirely.

4. **Balance Payment & Final Wire Transfer**
   The remaining balance is sent by bank wire or certified draft to the escrow/trust account. Funds must be confirmed received before a closing date is scheduled.

5. **Closing Disbursement**
   Escrow disburses funds to the seller. US buyers receive a recorded deed same-day. Australia buyers receive an executed transfer, with registered title to follow (Step 6).

6. **Post-Settlement Registration** AUSTRALIA ONLY
   Stamp duty is paid and the transfer is lodged with the state Land Registry to complete formal Torrens title registration, finishing out the 60-day window.

# Payment Terms Decoded

| PAYMENT TERMS DECODED | |
|---|---|
| **Deposit / Escrow Balance** | A percentage down, balance held in escrow until closing. |
| **Bank Guarantee Approved** | Buyer's financing has already been vetted and approved by a bank. |
| **Outright Cash / Certified Draft** | Full payment on certified funds, typically the fastest closing. |
| **Corporate Wire Protocol** | Institutional wire transfer under corporate treasury procedures. |
| **12-Month Flexible Schedule** | Structured installment plan negotiated directly with the seller. |

## 5. Documents Checklist

- ☐ Government-issued ID or passport
- ☐ Proof of funds (bank statement or reference letter)
- ☐ Financing pre-approval letter (if financed)
- ☐ Power of Attorney (if buying remotely)
- ☐ Signed purchase / sale agreement
- ☐ Wire transfer confirmation

## 6. Closing Day: What to Expect

**UNITED STATES**

You sign closing documents in person or remotely via e-signature, escrow confirms all funds and conditions are satisfied, the deed is recorded with the county, and keys are released the same day.

**AUSTRALIA**

You (or your Power of Attorney) sign the transfer with your conveyancer present, funds are disbursed at settlement, and physical handover occurs immediately — while the state Land Registry finalizes registered Torrens title over the following weeks.

## 7. Next Steps

Ready to move forward, or still have questions? Reach either office directly.

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