

Smart Property Shortlist

Prepared for **Joel Young** | First Home Buyer Assessment

SMARTBUYERAGENT AUSTRALIA

Report Date: 12 October 2026

Market Grounding: Live October 2026

1. Buyer Snapshot & Brief Specifications

MAX PURCHASE BUDGET \$1,200,000 Available Cash: \$300,000	BORROWING BASE \$900,000 75% LVR (No LMI Required)	ASSET SPECIFICATION 3 Bed / 2 Bath House (Min 450 sqm land)	SEARCH SCOPE 3 Target Zones 6–12 Month Horizon
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2. Smart Buyer Match Overview

Joel's brief targets a freestanding or detached house with a minimum of 3 bedrooms, 2 bathrooms, 1 car space, and at least 450 sqm of land on an absolute budget cap of \$1,200,000. Our algorithmic matching compares this criteria against the three nominated target clusters:

HIGH MATCH (96%) Inverell Cluster (2360) Auburn Vale, Brodies Plains, Bukkulla. Complete financial surplus; substantial acreage/large lots accessible well under budget.	SELECTIVE MATCH (62%) Greater Fairfield (2176) Bossley Park, Edensor Park, Abbotsbury. Standalone houses median \$1.35M–\$1.55M. Viable only via entry-level stock, duplexes, or tight renovation opportunities.	SEVERE MISMATCH (14%) Inner West Ring (2133) Croydon Park, Enfield South. Standalone median exceeds \$2.18M. 450 sqm+ houses strictly out of reach under \$1.2M cap.
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3. Executive Advisory Insight

Core Strategic Finding: A budget of \$1,200,000 provides total purchasing power in Northern Inland NSW (2360), allowing the acquisition of pristine small-acreage estates. Conversely, within Metropolitan Sydney, this price point sits below the median entry price for 450 sqm detached houses in Bossley Park (\$1.43M) and is fundamentally separated from Croydon Park (\$2.2M). Joel must bifurcate this search: treat Cluster 2176 as an opportunistic value-add hunting ground and immediately pivot Cluster 2133 into attached strata/townhouse assets if Sydney metropolitan proximity is mandatory.

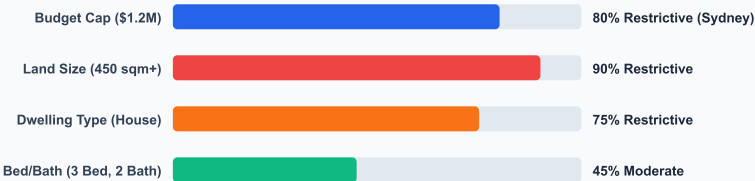
Environmental Risk Alert: The brief mandates strict exclusion of flood and bushfire risks. While Cluster 2133 is highly urbanised, Auburn Vale/Brodies Plains (2360) features extensive bushfire-prone vegetation zones, and Low-lying Fairfield tributaries affect isolated sections of Edensor Park. Detailed Section 10.7 planning certificates must be inspected prior to contract signing.

4. Requirement & Location Analysis

Evaluating Joel's search criteria against verified median data and dwelling stock typologies across the nominated postcodes as of 12 October 2026:

Preferred Suburb Cluster	Property Type	Median Price	Budget Fit	Bed/Bath	Land Size	Overall Fit	Key Constraint / Trade-off
Auburn Vale, Brodies Plains (2360)	House	\$530,000	STRONG SURPLUS	Match (3/2)	Match (450m²+)	HIGH FIT	Regional distance from Sydney metro employment hub.
Bossley Park, Edensor Park (2176)	House	\$1,435,000	TIGHT / DEFICIT	Match (3/2)	Compromise	MODERATE FIT	Median is \$235k above cap; limited to original unrenovated stock.
Abbotsbury (2176)	House	\$1,580,000	SEVERE DEFICIT	Match (3/2)	Match	LOW FIT	Prestige enclave; requires minimum \$1.4M+ budget for detached stock.
Croydon Park, Enfield South (2133)	House	\$2,190,000	CRITICAL BARRIER	Match (3/2)	Infeasible	NON-VIABLE	Median exceeds budget by \$990k; requires pivot to 2-3 bed townhouse.

Chart 1: Search Requirement Restriction Profile



5. Realistic Property Search Profile Target

Synthesizing Joel's constraints, we define the parameters for immediate deployment:

REGIONAL STRATEGY (POSTCODE 2360)

Target: Modern 4-bed, 2-bath brick house on 800–2,000m².
Price Target: \$520,000–\$750,000 (Generates \$450k+ cash reserve/borrowing buffer).
Yield/Growth: 5.2% gross rental yield; steady regional appreciation.

METROPOLITAN STRATEGY (POSTCODE 2176 & FRINGE)

Target: 3-bed, 1–2 bath single-level dwelling on 450–550m².
Price Target: \$1,100,000–\$1,200,000 (Requires off-market negotiation).
Compromise Needed: Allow semi-detached duplex or older 1980s brick build.

6. Financial & Mortgage Analysis

6.1 Purchase Cost Analysis (\$1,200,000 Acquisition)

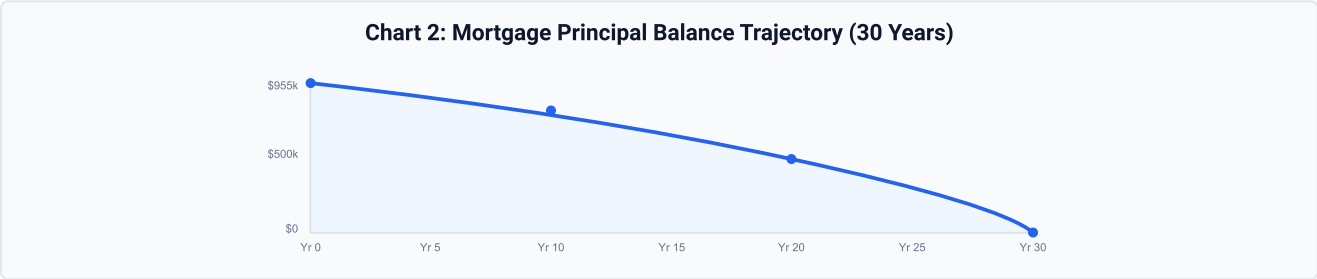
Item Breakdown	Standard Schedule	Estimated Amount	Notes & Concessions (October 2026)
Purchase Price	Contract Value	\$1,200,000	Maximum borrowing & deposit deployment
NSW Transfer Duty (Stamp Duty)	FHBAS Exceeded (> \$1.0M)	\$51,490	Standard NSW transfer duty applies above \$1,000,000 cap
Conveyancing & Legal Fees	Professional Representation	\$2,200	Contract review, adjustments, and settlement attendance
Building, Pest & Strata Reports	Pre-purchase Due Diligence	\$850	Comprehensive thermal imaging and pest inspection
PEXA, Title Search & Reg. Fees	Statutory Lodgement	\$650	NSW Land Registry Services settlement fees
Total Funds Required at Settlement	Price + Closing Costs	\$1,255,190	Deposit: \$300,000 Max Loan: \$955,190 (80% Base = \$900k)

6.2 Deposit & Loan Structuring

LOAN-TO-VALUE RATIO (LVR) 79.6% (\$955,190 Loan) Deploying \$244,810 deposit directly toward purchase and \$55,190 toward closing costs avoids Lenders Mortgage Insurance (LMI).	BASE REPAYMENT MODEL \$5,984 / month Modeled at 6.45% p.a. standard variable interest rate across a 30-year principal and interest schedule.
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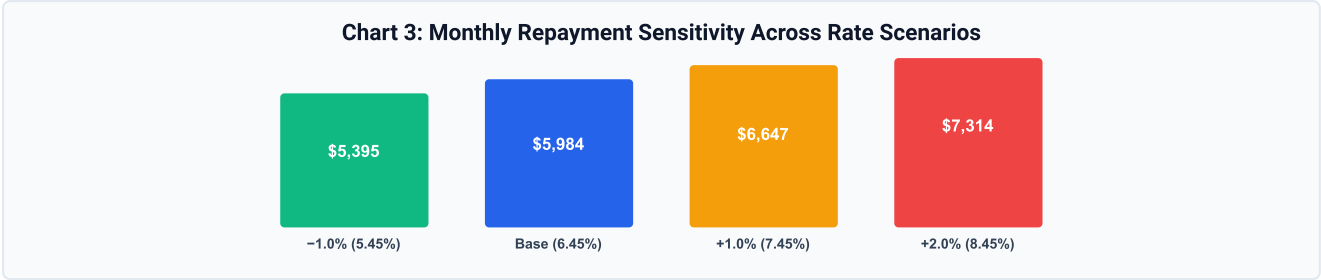
6.3 Mortgage Repayment Schedule & 30-Year Amortisation Trajectory

Timeline Milestone	Principal Balance	Cumulative Principal	Cumulative Interest	Total Paid
Year 1	\$943,212	\$11,978	\$59,830	\$71,808
Year 5	\$884,790	\$70,400	\$288,640	\$359,040
Year 10	\$781,254	\$173,936	\$544,144	\$718,080
Year 20	\$463,110	\$492,080	\$944,080	\$1,436,160
Year 30 (Maturity)	\$0	\$955,190	\$1,199,050	\$2,154,240



Mortgage Repayment & Stress Test Table

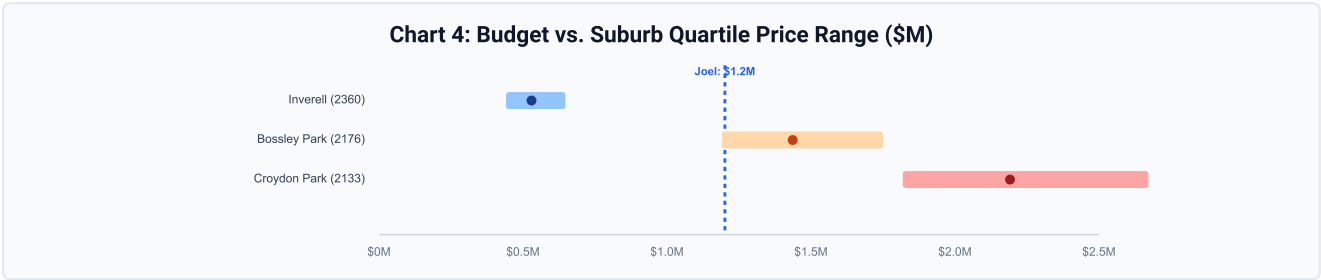
Interest Rate Scenario	Rate (%)	Monthly Repayment	Monthly Change	Annual Impact	Affordability Buffer / Assessment
Rate - 1.00%	5.45%	\$5,395	-\$589	-\$7,068	FAVOURABLE / HIGH SURPLUS
Base Case Model	6.45%	\$5,984	—	—	BASELINE BENCHMARK
Rate + 1.00% (APRA Buffer)	7.45%	\$6,647	+\$663	+\$7,956	MANAGEABLE STRESS BUFFER
Rate + 2.00% (Severe Stress)	8.45%	\$7,314	+\$1,330	+\$15,960	HIGH STRESS / DEBT SERVICE CEILING



7. Market Position & Budget Analysis (MASM)

Median-Anchored Statistical Model (MASM) quartiles ($P25 = M \times 0.83$, $P75 = M \times 1.22$ for houses) benchmarked against Joel's \$1.20M cap:

Suburb Cluster	P25 (Lower)	P50 (Median)	P75 (Upper)	Buyer Budget	Budget Market Position
Inverell / 2360 (Auburn Vale)	\$439,900	\$530,000	\$646,600	\$1,200,000	TOP 1% (ABSOLUTE DOMINANCE)
Bossley Park (2176)	\$1,191,050	\$1,435,000	\$1,750,700	\$1,200,000	BOTTOM 25% (ENTRY LEVEL THRESHOLD)
Abbotsbury (2176)	\$1,311,400	\$1,580,000	\$1,927,600	\$1,200,000	SUB-P25 (OUT OF RANGE)
Croydon Park (2133)	\$1,817,700	\$2,190,000	\$2,671,800	\$1,200,000	SUB-P25 (STRUCTURALLY INFEASIBLE)



8. Key Strengths & 9. Main Constraints

Search Advantages & Strengths • Healthy Equity Cushion: \$300k liquid deposit ensures borrowing at 75–80% LVR without dead-weight LMI premiums. • Broad Geographic Agility: Including regional NSW provides an automatic safety valve to purchase unencumbered or with minimal leverage. • Flexible Age Preference: "No preference" regarding age unlocks classic 1970s–1990s solid brick homes ripe for cosmetic uplift.	Binding Constraints & Friction Points • Strict Detached Requirement: Sydney Inner West & South West detached housing carries a severe land-value premium. • 450m²+ Block Standard: Restricts modern subdivided villas, townhouses, and zero-lot duplexes that fit the \$1.2M budget easily. • Sydney FHBAS Tax Drag: Exceeding \$1.0M incurs \$51,490 transfer duty, reducing working deposit liquidity to \$248k.
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10. Strategic Trade-Off Decisions

TRADE-OFF OPTION A Geographic Compromise Keep the 450m²+ standalone house brief, but relocate exclusively to Inverell (2360). <i>Result: Large block, zero debt stress, remote lifestyle.</i>	TRADE-OFF OPTION B Typology Compromise Stay in Bossley Park / Enfield ring, but accept a 3-bed townhouse or attached duplex (250–350m² land). <i>Result: Metro lifestyle retained within \$1.2M.</i>	TRADE-OFF OPTION C Condition Compromise Target Bossley Park/Edensor Park detached homes on 450m²+ that require heavy cosmetic/structural renovations. <i>Result: Under \$1.2M entry.</i>
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11. Three Forward "What-If" Scenarios

Scenario 1: Rates Rise +1.00% Monthly repayments reach \$6,647 (+\$663/mo). Action: Cap total borrowing strictly at \$800,000, lowering Sydney purchase cap to \$1.04M or moving directly to Postcode 2360 to preserve cash reserves.	Scenario 2: Pivot to Townhouses Dropping land requirement to 200m² opens Croydon Park / Enfield townhouses (\$1.05M–\$1.20M). Action: Retains 3 bedrooms and Inner West lifestyle while bypassing \$2M house medians.	Scenario 3: Expand to Outer SW Expand search 10km south/west of Bossley Park to Cecil Hills, Bonnyrigg Heights, or Austral. Action: 450m² houses become attainable at \$1.05M–\$1.15M, providing immediate stock match.
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12. Tactical Search Priorities (Next 6–12 Months)

1. Tier 1 Priority: Screen Bossley Park & Edensor Park weekly for deceased estates, original-condition 1980s brick builds, and motivated listings priced between \$1.10M and \$1.20M. 2. Tier 2 Priority: If lifestyle permits regional transition, execute purchase in Brodies Plains / Auburn Vale for an executive estate on acreage under \$700k, banking \$500k in borrowing capacity. 3. Tier 3 Priority: If Croydon Park proximity is essential, recalibrate search filter to 3-bedroom strata townhouses/duplexes immediately.

13. Tailored Suburb Live Search Hub

Direct verified parameter portal search queries linking active inventory matching Joel's brief:

Bossley Park / Edensor Park / Abbotsbury (2176)
3+ Beds, 2+ Baths, 1+ Cars, 450m²+ | Cap: \$1,200,000

Domain Search →

realestate.com.au →

Auburn Vale / Brodies Plains / Bukkulla (2360)
3+ Beds, 2+ Baths, 1+ Cars, 450m²+ | Cap: \$1,200,000

Domain Search →

realestate.com.au →



14. Inspection Checklist & 15. Recommended Next Steps

Due Diligence Checklist

- Verify Section 10.7 planning certificate for overland flood flow paths.
- Inspect BAL ratings for rural properties in Brodies Plains / Auburn Vale.
- Conduct sewer diagram check for drainage easements across rear 450m².
- Review dampness, brick cracking, and sub-floor ventilation in 1980s builds.

Immediate 30-Day Action Plan

- Finalise pre-approval with lender at current 6.45% base variable rate.
- Engage Fairfield LGA local sales agents for off-market 2176 listings.
- Set automated alert notifications on Domain and REA via provided URLs.
- Confirm solicitor readiness to execute rapid contract reviews within 24h.

16. Data & Assumptions: Market medians and sales velocity retrieved via CoreLogic, Domain, and PropTrack benchmarks effective 12 October 2026. MASM calculations assume log-normal price dispersion (P25=0.83M, P75=1.22M for detached dwellings).

17. Disclaimer: This document represents property advisory guidance and does not constitute credit advice or taxation representation. All repayments and transfer duties must be verified by a licensed mortgage broker and legal conveyancer.