The Buyer's Grail

Property decision-support report · General information, not advice

BUYER REPORT

Prepared 1 August 2026

Report ID: TBG-SAMPLE-V6 · Template v6

Sample report — a real listing with the address withheld; figures as at 1 Aug 2026. Not a delivered report.

Sample property, Woodroffe NT 0830

House (1990) · 813㎡ · 3 bed · 3 bath · 7 car · Listed "Offers Over $690,000", 7 July 2026 · Private treaty — offers over · City of Palmerston

Listing photography — included in your report

ESTIMATED FAIR-VALUE RANGE — GENERAL INFORMATION, NOT A VALUATION

$700,000 – $750,000

Confidence: moderate. Derived from the automated valuation estimate ($711k–$786k), 13 recorded Woodroffe sales Feb–Jul 2026, and two disclosed-price campaign outcomes. Weakened by mostly undisclosed campaign prices and unverified approvals on key improvements. Method: page 16.

The floor is not the value

The $690k "offers over" floor sits below the automated-estimate band — a competition anchor. The same floor on 5 Astrolabe Ct closed at $670k.

The extras are unverified

The workshop, outdoor bathroom and outdoor kitchen carry no sighted permits yet — they are the value and the risk.

Momentum with a clock

Woodroffe is +28.6% in 12 months and sells in ~20 days — but this campaign is at day 25 and was re-advertised 31 July.

This report is general information and education only. It is not financial, legal or property advice, and not a valuation. Full disclaimers and methodology: page 16.

THE 60-SECOND READ

the whole report on one page — details and sources on pages 3–16

ADVERTISED	ESTIMATED RANGE	TOTAL UPFRONT AT FLOOR	RENT ESTIMATE
$690k floor	**$700–750k**	**$726,755**	**$650–750/w**
"offers over" · day 25 · re-advertised 31 Jul	TBG range within the automated-estimate band $711–786k	incl. NT duty $34,155 (4.95% flat above $525,000 (2025–26)) + conveyancing + inspections	4.9–5.7% gross at the floor (rent estimate)

1. **How the range was derived:** the automated valuation estimate ($711k–$786k) intersected with 13 recorded suburb sales this half — comparable 3-bedroom sales cluster $655k–$760k, premium-extras sales reach $850k — then tempered because the improvements that justify the top end (workshop, outdoor rooms) are unverified. Result: **$700,000–$750,000**.
2. **The market is genuinely hot but not blind:** homes here sell in a median 20 days, yet both recent campaigns that disclosed a price and ran past ~3 weeks sold below it — including the suburb's other "offers over $690k", which closed at $670,000.
3. **The vendor holds a 22-year equity cushion** (bought $190k in 2003) — no forced-sale pressure, but every sale locks in a large win, so clean certain offers get taken seriously.
4. **The property's premium features may not appraise:** bank valuers credit land, beds and baths — not outdoor kitchens and mezzanine workshops. A finance valuation near the band's low end is a realistic scenario.
5. **The paperwork is the real risk, not the price:** unverified permits, an unknown tenancy, 1990-era services, and cyclone-region insurance costs — each is checkable before offering, and each converts to information a buyer can act on.

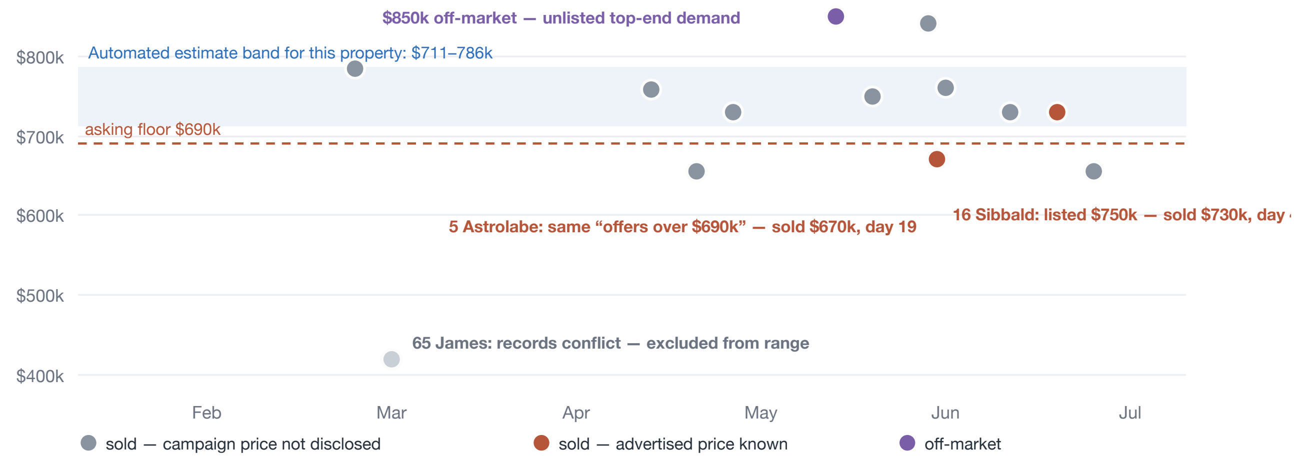
FIVE THINGS TO CHECK BEFORE DOING ANYTHING

- ☐ City of Palmerston permit search — every structure on the 813㎡ lot (workshop, outdoor bathroom, outdoor kitchen, sheds).
- ☐ Broker pre-assessment — know your own ceiling before the first agent conversation, and keep it private.
- ☐ Tenancy status — sight the lease or secure vacant possession in the contract.
- ☐ Building & pest plus electrician — workshop structure, mezzanine, outbuilding circuits, RCDs, 1990 switchboard.
- ☐ Two cyclone-region insurance quotes — premiums vary by thousands and affect serviceability.

PRICE & COMPARABLE EVIDENCE

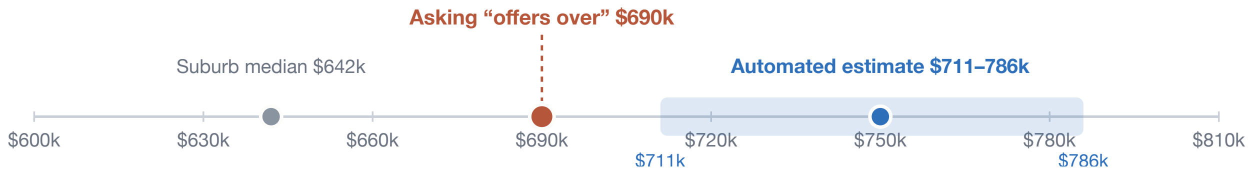
recorded sales and sold-listing records, retrieved 1 Aug 2026

EVERY RECORDED WOODROFFE SALE, FEB–JUL 2026



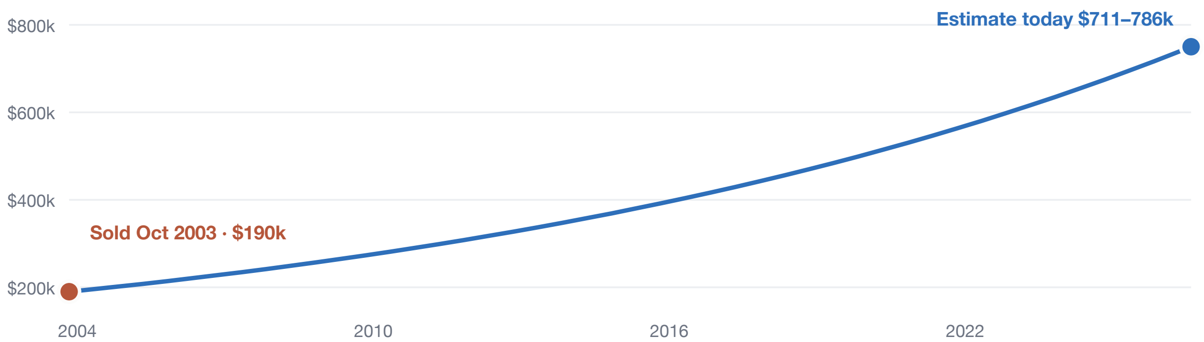
Takeaway: comparable 3-bedroom sales cluster between $655k and $760k; the sales above that carried 4+ bedrooms or premium extras. The two campaigns that showed a price both closed below it — evidence that advertised floors here are starting points, not minimums. One record (65 Neighbouring St) has conflicting prices across sources and is excluded from the range.

WHERE THE ASKING PRICE SITS



Takeaway: the $690k floor is set below the automated-estimate band — in a rising suburb this is a deliberate under-anchor designed to attract multiple offers, not a discount.

THIS PROPERTY'S OWN PRICE HISTORY



Takeaway: one sale on title — $190,000 in October 2003 (a 6.2% compound path to today's estimate). The vendor's equity cushion means no distress, and no urgency discount to wait for.

COMPARABLE SALES — THE DETAIL BEHIND THE CHART

recorded sales and sold-listing records, retrieved 1 Aug 2026 · every row individually verified

ADDRESS	PRICE	SOLD	BED/BATH/CAR	LAND	DAYS	TYPE	KEY DIFFERENCE VS SUBJECT	VERIFIED
8 Transit Cct	$850k	May 2026	4/2/4	820m²	—	Off-market	4 bed · premium finish · off-market	Yes
9 Regulus Ct	$840k	Jun 2026	4/2/2	845m²	59	Sold	4 bed · pool	Yes
12 Achernar Ct	$785k	Mar 2026	4/2/2	810m²	8	Sold	4 bed · renovated	Yes
6 Invar Ct	$760k	Jun 2026	3/2/2	800m²	5	Sold	3 bed · renovated kitchen · no workshop	Yes
47 Transit Cct	$757k	Apr 2026	3/2/2	830m²	6	Sold	3 bed · shed · pool	Yes
43 Gunter Cct	$750k	Jun 2026	3/2/2	815m²	30	Sold	3 bed · closest all-round match	Yes
4 Achernar Ct	$730k	May 2026	3/1/2	800m²	16	Sold	3 bed · 1 bath · original	Yes
16 Sibbald Cr	$730k	Jul 2026	3/2/2	820m²	42	Sold · price disclosed	listed $750k — sold 2.7% under	Yes
20 Transit Cct	$730k	Jun 2026	3/2/2	810m²	31	Sold	3 bed · carport only	Yes
5 Astrolabe Ct	$670k	Jun 2026	3/1/2	790m²	19	Sold · price disclosed	same “offers over $690k” floor — sold $20k under	Yes
51 Harrison Cct	$655k	Jul 2026	3/1/1	780m²	22	Sold	3 bed · 1 bath · smaller lot	Yes
6 Capella Ct	$655k	May 2026	3/1/2	800m²	13	Sold	3 bed · 1 bath · original	Yes
65 Neighbouring St	$420k	Mar 2026	3/1/2	810m²	—	Excluded	records conflict ($420k transfer vs $500k portal) — excluded	Conflict

“Days” = days on market where the campaign was public. “Verified” = price and date matched against a second independent record. Subject: 3 bed · 3 bath · 7 car · 813m² · 1990.

WHICH OF THESE ARE GENUINELY COMPARABLE?

Closest matches: 43 Gunter Cct ($750k, 30 days) and 20 Transit Cct ($730k, 31 days) — 3-bed homes on 810–815m² lots without the workshop premium. **Upper bracket:** the four sales at $757k–$850k all carried a fourth bedroom, a pool or a renovation, so they set a ceiling rather than a benchmark. **Lower bracket:** the three sales at $655k–$670k are 1-bathroom, original-condition homes — the floor for this suburb, not for this property. **Excluded:** 65 Neighbouring St, because its two price records disagree by $80k. Net effect: the range on page 1 sits between the closest matches and the upper bracket, then is tempered for the unverified approvals on page 10.

How to use this table: pick the two or three rows most like the home you are looking at, then ask the agent for the contract price on any campaign whose price was not disclosed. What sold, when, and how fast is public information — the difference between an advertised floor and a contract price is the negotiation.

SUBURB & MARKET CONTEXT

suburb statistics (houses), 12 months to Jul 2026

MEDIAN VALUE
$642k
houses — this property specs above the median

SOLD VS NEW LISTINGS
83 / 28
12 months — demand ≈3× new supply

MEDIAN ASKING RENT
$650/w
80 observations · suburb-wide

AVERAGE HOLD
10.9 yrs
an owner-occupier suburb that holds, not flips

MOMENTUM & SELLING SPEED

Median value growth — 12 months
+28.6%

Median value growth — 5 years
+63.7%

This campaign — days on market
25

Recent sales — median days on market
20

Takeaway: a 28.6% year is exceptional by any Australian benchmark and cannot simply be extrapolated — but with 83 sales against 28 new listings, the supply gap behind it is still visible. This campaign (25 days) has already outlasted the recent-sales median (20 days): not stale, but past its hottest window.

RENTAL CONTEXT

rent estimate for this property · suburb medians

MEASURE	VALUE	READING
Rent estimate — this property	$650–750 / week	Above the suburb median at the top end, reflecting the extra bathroom and parking.
Gross yield at the $690k floor	4.9–5.7%	Solid by capital-city standards; excludes vacancy, management, rates and insurance.
Rental market depth	80 observations / 12 mo	A real rental market — not thin — consistent with Palmerston's tenant demand.
Insurance caveat	Not yet quoted	**Data not available for this property** — cyclone-region premiums can exceed $4,000/yr and materially change net yield. Quote before unconditional.

THE PROPERTY ITSELF

listing floorplan & photography · property record

Floor plan — included in your report

Residence 139㎡ plus freestanding 7.0×5.9m garage/workshop with bathroom, 4.0×15.5m high-clearance carport, two sheds.

Listing photo

Freestanding workshop with mezzanine

Listing photo

Open-plan living — tiled, split-system AC

Listing photo

Rear yard and workshop roller door

ATTRIBUTE	THIS PROPERTY	TYPICAL FOR WOODROFFE
Land	813㎡ · freehold · low-density residential	Standard — most lots run 800–850㎡
Bathrooms	3 (one outdoor, in the alfresco)	**Unusual** — most stock is 1–2; verify the outdoor bathroom's approval
Parking	7 spaces: high-clearance carport + garage/workshop	**Unusual** — the standout feature for the trade-buyer market
Construction	1990 concrete block, one storey	Typical era — cyclone-code, but 35-year-old services
Easements	Sewerage + electricity (Power & Water Authority)	Common — confirm locations against structures on the survey plan
Occupancy	Recorded as rented — lease terms **not available**	—
Title (record, not a search)	Freehold · Lot / plan on title · Detached Dwelling	title record — a formal title search must replace this before contract
Approvals on file	**Not sighted** — workshop, mezzanine, outdoor bathroom, outdoor kitchen	The single highest-value check before offering (page 10)

LOCATION, AMENITY & OVERLAYS

distances are straight-line/road estimates from public mapping · overlays as recorded in public planning layers on the date shown — not a planning certificate

WHAT IS NEARBY

AMENITY	NEAREST / CATCHMENT	DISTANCE
Primary school	Woodroffe Primary School	≈0.6 km · in catchment
Secondary school	Palmerston College (7–9 & 10–12 campuses)	≈2.5 km
Public transport	Bus route 3/6 — Palmerston interchange	≈450 m to nearest stop
Shops & services	Palmerston CBD — Gateway & Oasis centres	≈2.4 km
Health	Palmerston Regional Hospital	≈4 km
Darwin CBD	via Stuart Hwy / Tiger Brennan Dr	≈20 km · 25–30 min off-peak

School catchments change — confirm with the NT Department of Education before relying on them. Distances are guides, not survey measurements.

PLANNED DEVELOPMENT & INFRASTRUCTURE

Palmerston CBD renewal — ongoing council program
supports local amenity; no direct impact on the street

Nearby development applications
Not available — NT DA register not searched for this report

A development application on an adjoining lot, a road widening or a rezoning can change a street more than anything inside the fence. Ask the vendor's conveyancer for the planning certificate and search the council DA register yourself.

PLANNING & HAZARD OVERLAYS

Recorded = overlay applies to the lot · Not recorded = no overlay in the layer searched · Not available = not searched for this report

OVERLAY	STATUS	WHAT THE RECORD SHOWS	SOURCE · RETRIEVED
Zoning	RECORDED	LR — Low Density Residential (NT Planning Scheme 2020)	NT Planning Scheme, checked 1 Aug 2026
Flood / storm surge	NOT RECORDED	Not within a mapped Palmerston storm-surge or flood overlay	NT Land Information System, 1 Aug 2026
Bushfire	NOT RECORDED	No bushfire-prone overlay recorded for the lot	NT Planning Scheme overlays, 1 Aug 2026
Heritage	NOT RECORDED	No NT Heritage Register listing on the lot or adjoining lots	NT Heritage Register, 1 Aug 2026
Easements	RECORDED	Sewerage + electricity easements to Power & Water — confirm positions vs the workshop	title record, checked 1 Aug 2026
Mining / other	NOT AVAILABLE	Not searched for this report	—

Reading this page: nothing here is a determination. "Not recorded" means the public layer showed no overlay on the date checked; the conveyancer's planning certificate and the insurer's own hazard rating are the documents that bind. Where a row says "Not available", that search was not done for this report — it is a gap, not a clearance.

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PURCHASE COSTS

NT transfer duty 2025–26 · re-run through the TBG stamp-duty calculator, 1 Aug 2026 · modelled at the advertised floor

ITEM	AMOUNT	NOTE
Advertised floor	$690,000	"offers over" — the contract price will differ
NT transfer (stamp) duty	$34,155	4.95% flat above $525,000 (2025–26) · effective 4.95%
Conveyancing (estimate)	$2,000	fixed-fee conveyancer; solicitor typically more
Building & pest (estimate)	$600	add an electrician for the outbuildings (page 13)
Total estimated upfront	**$726,755**	**excludes loan fees, LMI, insurance and moving**

FIRST-HOME-BUYER CHECK

concessions as published for 2025–26 · eligibility is personal and must be confirmed with the revenue office

SCENARIO	DUTY PAYABLE	BASIS
Not a first home buyer	$34,155	standard rate
Eligible first home buyer, established home	$34,155	NT First Home Owner Discount (up to $18,601) applies to homes under $650,000 — not available at this price
Other grants	Not modelled	NT HomeGrown Territory Grant ($10,000 established / $50,000 new build) is a grant, not a duty concession — check current eligibility

REPAYMENT & DEPOSIT SCENARIOS

model guide · 6.10% p.a. indicative variable, P&I, 30 years · LMI from the TBG LMI calculator (indicative insurer schedules), capitalised into the loan

MEASURE	5% DEPOSIT	10% DEPOSIT	20% DEPOSIT
Deposit	$34,500	$69,000	$138,000
Loan before LMI	$655,500	$621,000	$552,000
Loan-to-value ratio	95%	90%	80%
Indicative LMI premium	$22,287	$11,861	$0
Monthly repayment	**$4,107**	**$3,835**	**$3,345**
Weekly equivalent	$948	$885	$772
Total interest over the term	$800,860	$747,777	$652,233

INCOME GUIDE — 20% DEPOSIT
≈$115k+
indicative gross income to service $552,000 at a 9.10% assessment rate

INCOME GUIDE — 5% DEPOSIT
≈$140k+
indicative gross income to service $677,787 — context only

ASSESSMENT BUFFER
9.10%
lenders test repayments ~3% above today's rate

These are model outputs at the advertised floor. This report assumes nothing about your income, debts or deposit and is not an assessment of you — a broker pre-assessment supersedes every figure on this page.

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COST OF OWNERSHIP

indicative annual lines · TBG ownership-costs calculator (holding ≈1% of price p.a.), 1 Aug 2026 · three-state: figure / Not available / Not applicable

ANNUAL COST LINE	ESTIMATE	BASIS · WHAT TO CHECK
Council rates	$2,200/yr	City of Palmerston — typical residential; confirm on the rates notice
Water & sewerage (fixed charges)	$1,000/yr	Power & Water Corporation fixed charges; usage extra
Building & contents insurance	*Not available*	Cyclone-region premiums vary by thousands — two quotes before unconditional
Maintenance sinking allowance	$3,450/yr	0.5% of price p.a. — 1990 services push this toward 1%
Property management (if rented)	$2,704/yr	8% of rent at $650/w — only if held as an investment
Land tax	$0/yr	NT levies no land tax
Indicative annual holding cost — owner-occupier, known lines only	**$6,650/yr**	**plus insurance once quoted — budget $6,900+ p.a. all-in; management only if rented**

BEYOND THE PURCHASE — FIVE YEARS OF OWNING IT

INDICATIVE 5-YEAR COST OF OWNERSHIP — $91,955 (excludes the price itself and loan interest)

- Upfront (duty, conveyancing, B&P) — $36,755
- Holding × 5 yrs (rates, insurance, maintenance) — $34,500
- Cost to sell (≈3%) — $20,700

Takeaway: before a dollar of loan interest, five years of ownership costs roughly $91,955 on top of the price — $36,755 to get in, about $34,500 to hold, and $20,700 to get out again. That is the hurdle any growth or rent has to clear before the purchase is ahead.

IF HELD AS AN INVESTMENT

gross vs net · rent estimate $650–750/week

MEASURE	VALUE	READING
Gross yield at the floor	4.9%–5.7%	rent × 52 ÷ price — before any cost
Net yield (known costs, no insurance)	3.9%–4.7%	after ~$6,900 holding; falls further once insurance is quoted
Vacancy allowance	2–3 weeks/yr	Palmerston rental depth (80 observations) supports low vacancy — not zero
Land tax	$0	the NT levies no land tax — a genuine holding-cost advantage over other states

Insurance is the missing line on this page. In a cyclone region it can exceed $4,000 a year and varies sharply between insurers — two quotes before going unconditional will change the net figures above more than anything else here.

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RISKS & THINGS TO INVESTIGATE

severity: MATERIAL, then INVESTIGATE, then FLAG — the order a building inspector would use

MATERIAL — Unverified approvals on the value-defining structures
No permits have been sighted for the workshop, mezzanine, outdoor bathroom or outdoor kitchen. Unapproved structures can void insurance, complicate finance, and erase exactly the premium this property asks. Action: City of Palmerston permit search before offering; ask the vendor to produce approvals in the contract.

MATERIAL — Valuation shortfall scenario
Bank valuers credit land, bedrooms and bathrooms — not outdoor kitchens and mezzanines. If a lender's valuation lands near the band's low end ($711k) against a higher contract price, finance is re-opened. Action: keep finance and valuation conditions in any offer.

INVESTIGATE — Tenancy status
The property is recorded as rented; lease end date and rent are not available in the data. A fixed-term lease running past settlement changes owner-occupier plans entirely. Action: sight the lease or secure vacant possession in the contract.

INVESTIGATE — 1990-era services
Roof, switchboard, hot water and six-plus air-conditioning units are at or beyond typical service life. Action: building & pest plus an electrician's inspection of outbuilding circuits and RCDs.

INVESTIGATE — Insurance cost
Cyclone-region premiums vary by thousands per year between insurers and can move the affordability picture. Action: two quotes before going unconditional.

FLAG — Campaign re-advertised at day 24
The 31 July refresh suggests the first offer wave has not closed it. Neutral fact; both sides can read it.

FLAG — Street View imagery is dated (Nov 2021)
The frontage matches current photography, but verify current street condition in person.

FLAG — One comparable-sale record conflicts across sources
65 Neighbouring St shows $420k (registered transfer) vs $500k (portal report). Excluded from the fair-value range; resolve only if it matters to your comparison set.

AGENT INTELLIGENCE & RECORD

public listing and agent-profile data, 12 months to 1 Aug 2026 · register check as dated below

LEAD AGENT
Ursula Watson
Real Estate Central · 08 8943 3000 · 5.0/5 (90 reviews)

SALES, LAST 12 MONTHS
35
as lead agent — a high-volume operator

MEDIAN SALE PRICE
$725k
this campaign sits in the agent’s usual price band

CAMPAIGN PATTERN
Offers-over
competition-style campaigns; day 25 here, re-advertised 31 Jul

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AGENT RECORD CHECK
Agent: Ursula Watson, Real Estate Central Licence: Not published on listing
Register searched: NT Agents Licensing Board register, NT
Result: No disciplinary action recorded on the NT Agents Licensing Board register as at 1 Aug 2026
Checked: 1 Aug 2026 Source: official register only — quoted, not characterised
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The agent acts for the seller — and is paid when a sale happens

On a typical 2.5% commission the difference to the agent between a $690,000 and a $725,000 sale is roughly $875; a deal that collapses costs them about $17,000. That asymmetry is a fact about incentives, not about this agent: a firm, finance-ready written offer is worth more to the selling side than a hypothetical higher one next month.

WHAT BUYERS COMMONLY HEAR	WHAT IT USUALLY IS	QUESTIONS BUYERS IN THIS POSITION OFTEN ASK
“We have strong interest / other offers”	Urgency — often true in a 20-day suburb. The question is what is in writing.	“How many contracts issued, how many written offers?” — and whether a multiple-offer process will be run in writing.
“Offers over means the vendor wants more”	Re-anchoring above the advertised floor before any offer exists.	“What price would the vendor sign today?” — then decide from the evidence on pages 3–4, not the answer.
“The workshop alone is worth $80k”	Feature-stacking at replacement cost, which valuers do not credit.	“Can you send the permit file for it?” — evidence requests are polite pressure.

THE BUYER’S JOURNEY FROM HERE

the usual order of events from here to settlement — each numbered step is a decision gate, not a commitment

1. **Get finance-ready** — broker pre-assessment; set your ceiling
2. **Gather the evidence** — listing pack · permits · title · this report
3. **Inspect hard** — building & pest + workshop electrical
4. **Offer in writing** — clean terms, pre-approval attached
5. **Conditions period** — finance · valuation · re-open on findings
6. **Unconditional, then settle** — 45 days · insure from exchange

HOW BUYING WORKS IN THE NORTHERN TERRITORY

typical practice vs the practice that protects the buyer · general information — your conveyancer confirms the specifics

STEP	TYPICAL PRACTICE	PROTECTIVE PRACTICE	WHY IT MATTERS HERE
Contract & cooling-off	Assume a change-of-mind window exists.	The NT has **no statutory cooling-off period** — once contracts are exchanged you are bound. Everything is negotiated before signing.	Conditions are the only exits — each one is also a renegotiation checkpoint.
Disclosure	Rely on the listing and the agent's word.	NT vendors disclose limited matters; condition and approvals are the buyer's to discover. Order the permit file and title search yourself.	Every issue found before offering is information; found after, it is a cost.
Deposit & settlement	Accept the marketed 10% / 45 days as fixed.	Both are stated "or variation on request" — negotiable, and certainty on them has value to a vendor.	Vendors prefer certainty before the wet season; a clean 45-day settlement signed in August is attractive.
Timing	Ignore the calendar.	Settling into the build-up/wet (Oct–Mar): inspect drainage, roof and AC under load; insure from exchange, not settlement.	Insurance from exchange is standard practice in cyclone regions.

OFFER & CONTRACT CHECKLIST

the clauses and documents buyers in this position commonly ask their conveyancer about — general information; your conveyancer drafts the terms

BEFORE AN OFFER GOES IN WRITING

- ☐ Finance clause — approval in writing, dated, for the contract price (not just pre-approval)
- ☐ Valuation clause — contract subject to a lender's valuation at or above the contract price
- ☐ Building & pest clause — with the right to withdraw or renegotiate on material findings
- ☐ Electrical inspection of the workshop, mezzanine and outbuilding circuits (RCDs, 1990 switchboard)
- ☐ Approvals condition — vendor to produce City of Palmerston permits for the workshop, outdoor bathroom, outdoor kitchen and sheds
- ☐ Vacant possession or a copy of the current lease attached to the contract, with end date and rent
- ☐ Deposit amount and timing — 10% is the marketed ask; when it is paid is negotiable
- ☐ Settlement window — 45 days marketed; align to finance and insurance lead times
- ☐ Insurance from exchange — two cyclone-region quotes obtained before signing
- ☐ Special conditions — easement positions confirmed against structures; any chattels listed
- ☐ Sunset / finance date that leaves time to re-negotiate on findings, not just to walk away
- ☐ Private ceiling written down before the first conversation — never disclosed

INSPECTION CHECKLIST — SPECIFIC TO THIS PROPERTY

1990 concrete-block house with extensive outbuildings · hand this to the building inspector and electrician

WHAT TO LOOK AT, AND WHO SHOULD LOOK

- ☐ Roof sheeting, fixings and gutters — 35 years in a cyclone region
- ☐ Switchboard age, RCD coverage, sub-circuits to the workshop and sheds
- ☐ Hot-water system age and location; six-plus split-system AC units under load
- ☐ Drainage and site fall — ask how the yard behaves in a wet-season downpour
- ☐ Workshop structure and mezzanine — footings, tie-downs, load rating, any signs of movement
- ☐ Outdoor bathroom plumbing and waterproofing; outdoor kitchen gas/electrical
- ☐ Termite barrier evidence and any past treatment certificates
- ☐ Easement positions (sewer, electricity) vs the workshop and carport slab

AUCTION GUIDE

how the process differs when the sale method is auction · general information about how auctions work — not bidding instructions

IF THIS CAMPAIGN CONVERTS TO AUCTION

The fall of the hammer is unconditional and there is no cooling-off. Everything on pages 12–13 — finance approval, valuation comfort, building & pest, electrical, permit search, insurance quotes and the contract review — has to be complete *before* bidding, not after. The stages below describe how the process usually runs.

STAGE	WHAT HAPPENS · WHAT BUYERS IN THIS POSITION OFTEN DO
Before auction day	All conditions are cleared in advance — finance approval in writing, valuation comfort, building & pest, electrical, permit search, insurance quotes, contract reviewed by a conveyancer. Nothing can be made conditional after the hammer falls.
Registration & conditions	Bidders register with ID; the auction conditions and the contract are read on the day. Buyers commonly ask beforehand whether a vendor bid will be used and how it is announced.
The private ceiling	Decided in writing before the day and treated as final. Auction design is built to move it; the number that never moves is the one written down beforehand.
Pre-auction offer	A written offer before the day is common in hot campaigns — but a pre-auction contract is usually also unconditional, so the same clearances apply. Vendors weigh certainty now against competition later.
Pass-in	If the reserve is not met, the highest bidder normally has first right to negotiate with the vendor. Terms — settlement, deposit, inclusions — are on the table alongside price at that moment.
After the hammer	Contract signed and deposit paid on the spot; no cooling-off. Insurance from exchange is standard.

PRIVATE — DO NOT SHARE

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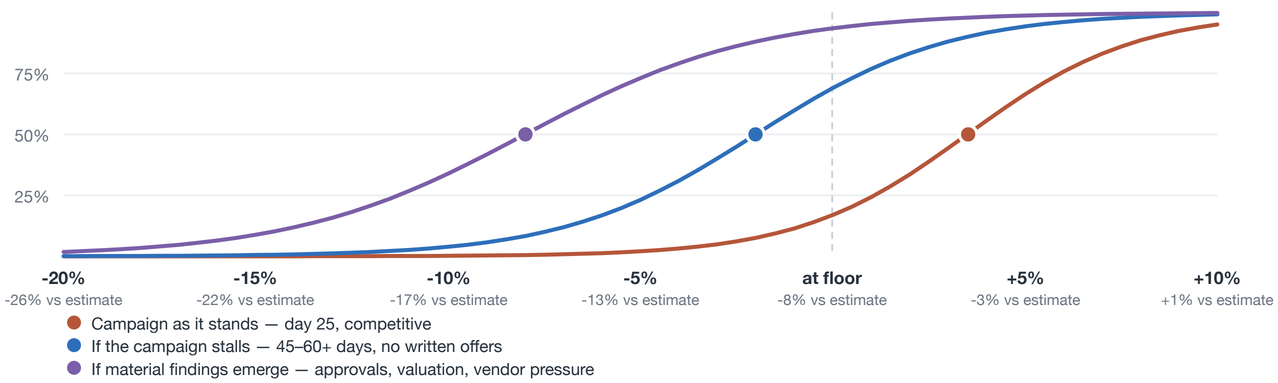
THIS PAGE IS YOUR NEGOTIATION POSITION. IT IS EXCLUDED FROM ANYTHING SHAREABLE — FORWARDING IT WEAKENS YOU.

BUYER POSITION & STRATEGY — EDUCATIONAL SCENARIOS

how offers at each level have tended to play out — not instructions

INDICATIVE ACCEPTANCE LIKELIHOOD, BY OFFER LEVEL AND CAMPAIGN STATE



How to read it: pick an offer level along the bottom; each curve shows roughly how likely a written offer at that level is to be accepted under that campaign state. Calibrated to the 13 local sales on page 3 (median 20 days; both disclosed-price campaigns closed below their number). Estimates for orientation, not predictions.

Buyers in this position often consider: opening in writing at the advertised floor with pre-approval attached and the vendor's preferred terms (10% deposit, 45 days) — it forces a process response and flushes out whether competition is real; improving only against competing offers confirmed in writing; and treating the estimate midpoint (≈+9% over the floor) as the point where the question changes from "will they accept" to "should you pay it".

Scenarios that historically move prices down here: a campaign passing ~3 weeks with no written offers (5 Astrolabe closed 2.9% under its floor at day 19); material findings — failed permit search, valuation shortfall in writing, or vendor time pressure — priced as costs, not opinions; and certainty traded for price (settlement flexibility, prompt deposit, short clean contract).

The one rule that outranks everything: a broker pre-assessment sets your private ceiling before the first conversation. Write it down. Tell someone you trust. It is the single number never shared with the selling side — and this page stays private for the same reason.

UPFRONT AT THE FLOOR	REPAYMENT GUIDE	INCOME GUIDE
$726,755	**$3,345/mo**	**≈$115k+**
price + NT duty $34,155 + conveyancing + inspections	20% deposit, 6.10% p.a., 30 yrs · $772/week	indicative single-income serviceability at 80% lend — your broker's number is the real one

PRIVATE — DO NOT SHARE

THIS PAGE IS YOUR NEGOTIATION POSITION. IT IS EXCLUDED FROM ANYTHING SHAREABLE — FORWARDING IT WEAKENS YOU.

LEVERAGE LEDGER

who holds what — the facts behind the curves on page 14

WHAT A BUYER HOLDS

The extras may not appraise. Valuers credit land, bedrooms and bathrooms — not outdoor kitchens and mezzanines. A lender's valuation near the band's low end re-opens the price.

The permits are unproven. No approvals sighted for the workshop, outdoor bathroom or outdoor kitchen. Until they are, each is a condition, a cost, or both.

The campaign was refreshed. Re-advertised 31 July at day 24 — the first wave of offers has not closed it.

Certainty is currency. The vendor asks 10% and 45 days. Meeting that, finance-ready, is worth money to them.

WHAT THE SELLER HOLDS

A rising, undersupplied market. 83 sales against 28 new listings; median 20 days. Waiting costs the vendor little.

A rare specification. 813m², three bathrooms, seven car spaces and a powered workshop under $750k — emotionally priced by exactly the buyer this ad targets.

No pressure to sell. Bought for $190k in 2003 — any sale is a 22-year win. Lowballs without reasons get ignored, not countered.

A professional operator. 35 sales a year and competitive offer processes for a living.

OFFER LADDER — EDUCATIONAL SCENARIOS BY BAND

relative to the advertised floor · indicative acceptance likelihood from the model on page 14 · no dollar figures — the ceiling is yours

OFFER BAND	CHANCE NOW	WHAT HAS TO BE TRUE FIRST	WHAT BUYERS IN THIS POSITION OFTEN DO
–10% and below	**≤10%**	Distress only: forced sale, major structural defect, or months of failed campaigning. None visible here.	Rarely opened here without hard evidence attached — it reads as not serious.
–3% to –5%	**≈10–20%**	Campaign passes ~3 weeks with no written offers — real in this suburb (5 Astrolabe closed 2.9% under its floor, day 19).	Evidence and certainty together: pre-approval, vendor's own terms, short clean contract, the comparable cited politely in writing.
At the advertised floor	**≈25–35%**	No competing written offers exist — interest that is not in writing is not an offer.	Commonly the opening written position: it starts the process and shows whether competition is real.
+3% to +5%	**≈50–65%**	Competing offers confirmed in writing; the campaign stays hot.	Improved only against written competition; odd numbers read as calculated rather than emotional.
+9% and above (estimate midpoint)	**≈80%+**	Nothing — the question stops being "will they accept" and becomes "should you pay it".	Ceiling territory: past the estimate midpoint a buyer is paying tomorrow's price today.

Forces that push toward "just pay it": reverse anchoring (a low "offers over" floor makes anything above it feel like a win — the estimate band, not the ad, is the reference); competition heat (people pay to win, not to own — a ceiling set before entering means someone else overpaid, not that you lost); extrapolation (a +28.6% year priced in as if permanent — a deal that only works at 20% growth does not work); feature seduction (the workshop package, priced by comparables plus a chosen, capped margin); and sunk cost (inspections and this report bought information, not obligation — the decision is re-run fresh at every gate).

METHODOLOGY, SOURCES & DISCLAIMERS

how this report was built

DATA SOURCES

Sales & property records — recorded sales, automated valuation estimate, suburb statistics, sales histories and campaign timelines, retrieved 1 Aug 2026. **Listing data** — the live listing, sold records and agent profile, retrieved 1 Aug 2026. **Street-level imagery** — frontage. **Local government** — zoning descriptors as recorded; permit status NOT yet searched (listed as a check). **Planning & hazard overlays** — state planning-scheme overlays and heritage register as recorded on 1 Aug 2026 (page 7); not a planning certificate. **Amenity distances** — public mapping, straight-line/road estimates. **Agent record** — NT Agents Licensing Board register, NT, checked 1 Aug 2026, quoted in the register's own terms (page 11). **TBG calculators** — TBG stamp_duty, lmi, ownership_costs (1 Aug 2026).

HOW THE FAIR-VALUE RANGE WAS DERIVED

Start with the automated valuation estimate ($711k–$786k, midpoint $750k). Cross-check against all 13 recorded Woodroffe sales Feb–Jul 2026: comparable 3-bedroom homes cluster $655k–$760k; sales above $760k carried 4+ bedrooms or premium extras. Adjust downward for unverified approvals on the premium improvements and a realistic valuation-shortfall scenario; adjust upward for the scarcity of 7-car/workshop stock. Result: **$700,000–$750,000**. This is a data-derived range with stated assumptions — not a valuation, appraisal or price prediction.

FINANCIAL FIGURES

NT conveyance duty computed at 2025–26 rates (4.95% flat above $525,000 (2025–26)): $34,155 at the advertised floor, re-run through the TBG stamp-duty calculator. Lenders Mortgage Insurance figures are indicative insurer schedules (TBG LMI calculator). Repayment guide: principal & interest, 6.10% p.a. indicative variable, 30-year term. Serviceability guide assumes a single applicant, no dependants, no other debts, ~3% assessment buffer — a broker pre-assessment supersedes it entirely. Rental yield is gross and excludes all holding costs.

KNOWN DATA GAPS IN THIS REPORT

Advertised campaign prices were undisclosed for 10 of 13 recent sales (days-on-market used instead). Lease terms: not available. Permit status: not searched. Insurance cost: not quoted. One sale record (65 Neighbouring St) conflicts across sources and was excluded. No slot in this report is silently dropped — gaps are labelled where they occur.

QA & VERSION STAMP

every report passes the TBG QA gate before it ships

REPORT ID · REVISION **TBG-SAMPLE-V6**	TEMPLATE · PREPARED **Template v6 · Prepared 1 August 2026**	QA STATUS · REVIEWER **PASS · sample**
CHECKLIST APPLIED **Data Ops SOP v1 · QA checklist v1.0**	DATA RETRIEVAL DATES **Sales & property records 1 Aug 2026 · listing data 1 Aug 2026 · NT overlays 1 Aug 2026**	AGENT RECORD CHECK **NT Agents Licensing Board register · 1 Aug 2026**

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