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Mortgage Financing for your Relocation to Perth by [Crowin Smith](#)

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Before you purchase a property in Perth, you should be aware of the fact that this city is considered isolated because the nearest city to it is around 2800 kilometres away. Unless you already have a job offer from the area, moving to Perth is not a good choice considering the lack of job prospects there. But when it comes to entertainment, this huge and modern city is home to different water activities and lots of sunshine.

Doing a mortgage research will help you determine whether or not moving to Perth would be a good choice. Finding the right property that will suit your financial circumstance will probably be your first priority. You can start by conducting a home loan comparison. Homes near the beaches will cost a lot considering the abundant white sand and picturesque landscapes. Compared to the lifestyles in other Australian cities, people in Perth are a little laid back. If you already found a job in Perth, this city can offer you a great alternative to the life in the big cities. The only problem is how to determine the most appropriate mortgage financing for your big move?

Buying a house in Perth is pretty much the same with buying a house somewhere else in Australia. Buyers should keep in mind their borrowing power so as not to overshoot their budgets by purchasing a house that they simply cannot afford. The down payment is also a crucial aspect of the home buying process. Through home loan comparison, youâ€™d find out that loans for people who meet the down payment requirements would be relatively cheaper consider to the loan offered to people who donâ€™t have the money to pay the down payment. Borrowers who cannot present a down payment are considered high risk borrowers.

If you are buying your first home, you are in luck. You can qualify for the Australian governmentâ€™s First Home Owner Grant. Under the program, first home buyers are entitled to receive financial aid from the government worth \$7,000 in lump sum.

Do your homework first before you decide to relocate to Perth. Take note of the regionâ€™s updated housing trends. You can seek the help of local mortgage brokers if you want to know which area in Perth can offer you the most comfortable way of living in terms of costs, safety and access to public facilities. Mortgage brokers can also help you throughout the course of your home loan application by submitting your requirements and doing pretty much most of the leg work for you. They can also guide you in doing a home loan comparison using their mortgage tools and working knowledge of the Perth housing market.

The key to finding the right mortgage financing solution anywhere in Australia is to become knowledgeable of the different options you have. There is a lot of information on the Internet, which could really help you figure things out.

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