Mortgage Domayne

How Support Pathways Could Work in Practice

Eligible first home buyers may be able to use more than one support pathway when purchasing, depending on their personal circumstances, lender approval and scheme eligibility.

The examples below are designed to show how different pathways may apply in practice across The Avenue apartment price points, including indicative repayments, deposit contributions, potential LMI savings and stamp duty considerations.

Indicative repayment example without support pathways

This example shows indicative repayments across selected The Avenue apartment price points, based on a 10% deposit and the assumptions listed.

Studio	10% Deposit	Loan Amount	Interest Rate (At 90% LVR)	Monthly Repayment	Weekly Repayment
$406,600	$40,660	$365,940	6.14%	$2289	$514
$552,700	$55,270	$497,430	6.14%	$3028	$699
$767,800	$79,780	$718,020	6.14%	$4,370	$1,008

*Your exact purchase structure, deposit requirements, and eligibility for government schemes will be confirmed based on your individual circumstances.

^All loan applications are subject to lender's approval including applicable terms and conditions. Weekly loan repayment is based on Westpac Bank, information correct as of 22/01/2026. Repayment amounts are based on the above selected The Avenue apartment price points with a 90% loan with the purchaser paying a 10% deposit plus settlement costs with an interest rate of 5.64% over a 30 year loan term, weekly repayments are calculated by 12 x monthly repayments divided by 52 weeks. Eligible to first home buyers only and subject to approval of First Home Owners Grant and 5% deposit scheme (formerly first home guarantee scheme). Subject to meeting lending criteria, Credit assistance is arranged through Mortgage Domayne Pty Ltd - ABN 93 608 850 086 - Credit services provided under Australian Credit Licence 389087. Finance is not provided by RPM or Mortgage Domayne.

Combining the First Home Owner Grant and 5% Deposit Scheme

Using this combination, the below illustrates estimated deposit, loan and potential LMI savings across different apartment price points

If eligible, the FHOG may boost your contribution, while an eligible 5% deposit scheme may help you avoid paying LMI. Together, this could reduce the upfront amount needed to get started.

Package Amount	$442,100	$552,700	$802,600
Loan Amount	$419,995	$525,065	$762,470
Total Deposit/ Contribution (5%)	$22,105	$27,635	$40,130
FHOG	$10,000	$10,000	$10,000
LMI Saved	$12,667	$20,117	$29,212

How off-the-plan stamp duty could apply

Buying off the plan may affect the dutiable value used to calculate stamp duty. This example shows how the purchase price, construction value and dutiable value may interact for an eligible off-the-plan purchase at The Avenue.

Paige buys an **apartment off the plan for $620,000.** She signs the contract before construction starts.

Development Victoria advises Paige **$465,000** of the contract price will be **spent on construction.** This means the dutiable value is **$155,000** ($620,000 - $465,000).

For Paige, as a First Home Buyer, this dutiable value is under $600,000 which means that she does not have to pay the stamp duty fee.

	$620,000	Property Price
-	**$465,000**	Future Construction Cost
=	**$155,000**	**Dutiable Value**

$155,000 is less than **$600,000** ✓

= **No stamp duty payable in this example, subject to eligibility.**

Important to Note: As construction progresses, the dutiable value may increase over the course of each construction phase. You can ask The Avenue sales team for an update on the dutiable value of your apartment when deciding to purchase your home.

Book an appointment to get a current dutiable value snapshot.

The sales team cannot provide financial, lending or eligibility advice and do not assess suitability for any Government assistance program.