

# Ready to make a move!

Your step-by-step checklist for being home owner ready!

## Arranging your finances

- Contact your mortgage broker and arrange an appointment
- Arrange supporting documents (i.e. pay slips, group certificates, credit card statements and other relevant documents)
- Assess lending capabilities with your broker, shortlist loan options and determine the most appropriate loan from the shortlist
- Submit loan application with all supporting documents
- Obtain pre-approval

*Note: Finance can be secured before or after you find a property. However borrowers should consider a pre-approval so that they have a true measure of their borrowing capacity before they commit to a purchase. \*Pre-approvals are usually always subject to further conditions.*

## Buying your house

- Engage a solicitor or conveyancer to check sale contract
- Place offer for home/win at auction
- Complete building and pest inspections, strata and title searches
- Sign contracts along with submitting agreed deposit
- Arrange insurance (contents, building and/or income protection)
- Process first home owner grant (FHOG)
- Complete settlement
- Pick up keys



## Moving in

- If currently renting, advise landlord that you're moving
- Collect bond from rental agency
- Arrange disconnection of utilities and cleaning of old premises (if required)
- Arrange quotes from removalist companies/schedule moving times
- Connect the gas, electricity and other utilities
- Connect pay TV and internet
- Connect new phone line
- Redirect mail (can be arranged through your local post office)
- Redirect newspaper delivery
- Advise family and friends of new address/phone details
- Clean up home before you move in
- Move the family in!

**Finding and applying for a home loan can be a tedious process. As professional loan experts, we'll be able to help you find a suitable product which will suit your financial needs, guide you through the process, and manage your application from start to finish. Give us a call today.**

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