



# YOUR PROPERTY FINANCE JOURNEY

## DISCOVERY SESSION

We need to get to know you and understand your needs and goals - and you need to get to know us!

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DON'T STRESS ABOUT FILLING THIS IN ALONE!

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## FACT FIND

We'll send you a fact find link to start gathering the information for our next meeting

## PRELIMINARY DOCS

In the same link there will be a document request tab please keep an eye out for this!

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THINK 100 POINTS OF ID, PAY SLIPS, TAX RETURNS, LOAN OR CC STATEMENTS, CONTRACT OF SALE (IF YOU ALREADY HAVE A PROPERTY IN MIND)

PLEASE REVIEW THE EMAIL TIPS TO START THINKING ABOUT SO YOU CAN COME PREPARED

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## FACT FIND SESSION

Once we receive your preliminary documents we'll set up a call together to fill in the fact find with you and finalise details

## LENDING SCENARIOS

We've got your information gathered so it's time to start crunching numbers for you!

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SIT BACK, RELAX, LET US DO THE LEG WORK!

ASK AS MANY QUESTIONS AS YOU NEED!

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## LENDING SCENARIO SESSION

We'll put together three of the best lending options for your unique situation and go through these with you in detail.

## PROPERTY SEARCH

If you haven't already found a property now is the time!

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WE HAVE PLENTY OF PROFESSIONALS WE CAN CALL UPON TO HELP YOU!

PRE APPROVAL IS NOT A REQUIREMENT BUT CAN BE USEFUL AND STRENGTHEN YOUR PROPERTY SEARCH. THESE ARE VALID FOR 3 MONTHS

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## APPLICATION & PREAPPROVAL

Once you're comfortable with an option presented and have a property in mind we'll begin the loan application process for you. We can start with a pre approval first if needed.

## FORMAL APPROVAL

We will coordinate your approval process and finalise any outstanding documents with you

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WE HAVE GREAT CONVEYANCERS WE CAN CALL ON TO ASSIST YOU

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## CONTRACT & DEPOSIT

You will need to pay your deposit, sale contracts are checked by your solicitor/conveyancer

## SETTLEMENT

Final costs are calculated by your conveyancer. The bank pays the vendor and the property is registered in your name and the bank retains the title deed.

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CONGRATS YOU ARE NOW A HOME OWNER!

WE WILL REVIEW YOUR LOAN ON A REGULAR BASIS TO ENSURE YOUR LOAN REMAINS RIGHT FOR YOU!

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## MANAGE YOUR LOAN

As your broker we are here for the life of your loan, if you have any questions at all please let us know.