

Guide to buying a home

Here is a brief guide to the typical steps in the home buying process



HomeStart
FINANCE

Saving your deposit



Visit our blog for **saving and budgeting tips** to help you get started homestart.com.au/mystart

Applying for a loan

Call **1300 636 878** to speak to a consultant, and if you're ready, we'll schedule an appointment for you to meet with a Senior Lending Consultant

Gather the required documents for your appointment, and confirm appointment time

Find a house

SALE

Buying a house

Receive **Pre-Approval** from HomeStart

Meet with a Senior Lending Consultant to have your documents assessed

Make an offer

If you've decided to buy, **sign the contract** "subject to finance" and other conditions of your choice such as a satisfactory building and pest inspections



Hire a conveyancer and send their details to your HomeStart Senior Lending Consultant

Pay the deposit to the real estate agent

Insurance

If **buying an existing house**, organise building insurance with HomeStart Finance as mortgagee on the policy and forward a copy to your HomeStart Lending Consultant

If **buying a unit or apartment**, get a copy of the insurance from your real estate agent and forward this to your HomeStart Lending Consultant

Forward a copy of the contract to your HomeStart Senior Lending Consultant

Organising your loan

HomeStart will arrange a **property valuation**

Receive **Full Approval** from HomeStart



Read, check and sign your **mortgage documents** and return them to HomeStart

Consider Loan Repayment Protection **insurance**

Celebrating your new home

Email mylender@homestart.com.au
Fax 08 8223 2190
Level 5 169 Pirie St
Adelaide SA 5000

Move in!

Organise removalist and utilities

Settlement