

Guide to buying a home

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

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 Loan Consultant

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



Find a house

Buying a house

Receive **Pre-Approval** from HomeStart

Meet with a Loan 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 inspection

Hire a conveyancer and send their details to your Loan Consultant

Pay the deposit to the real estate agent

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

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

Insurance

Forward a copy of the contract to your Loan 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

Move in!

Organise removalist and utilities

Settlement

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