

Buying a home

Tick each step off as it's done. We'll be working through our side with you at every stage.



Your key dates

CONTRACT SIGNED

FINANCE CLAUSE DUE

BUILDING & PEST DUE

SETTLEMENT DATE

PRE-SETTLEMENT INSPECTION

YOUR SETTLEMENT AGENT

1 Contract signed

- ☐ Send us the signed contract and any special conditions
- ☐ Pay the deposit by the date in the contract
- ☐ Tell us your lender and broker so we can work with them

3 Searches and duty

- ☐ We search the title at Landgate, plus council, water and strata
- ☐ Sign the transfer documents we send you
- ☐ We lodge your stamp duty and any first home concession

5 Settlement day

- ☐ Most settlements are done on PEXA, so you don't need to attend
- ☐ We confirm settlement as soon as it's done
- ☐ Collect your keys from the selling agent

2 Finance and inspections

- ☐ Return any documents your lender asks for, quickly
- ☐ Arrange the building and pest inspection before its due date
- ☐ Tell us straight away if anything is found or delayed

4 Before settlement

- ☐ Arrange building insurance from the date risk passes to you
- ☐ Book your pre-settlement inspection for the days before settlement
- ☐ Check the adjustments on your settlement statement

6 After you move in

- ☐ Connect power, gas, internet and water
- ☐ Update your address on your licence and with the ATO
- ☐ Diarise a rate review with your broker in 12 months

Documents we'll need from you

- ☐ Signed contract of sale and any annexures
- ☐ Photo ID (passport or driver's licence)
- ☐ Lender and broker contact details
- ☐ First home owner details, if applying
- ☐ Building insurance certificate of currency

TOP TIP

Send us the contract the day it's signed. Most delays start with a date that was missed in the first week.

Most settled on PEXA

Selling a home

Your side of the sale, from signed contract to funds in your account.

Your key dates

CONTRACT SIGNED

BUYER FINANCE DUE

SETTLEMENT DATE

DISCHARGE BOOKED

FINAL METER READINGS

YOUR SETTLEMENT AGENT

1 Contract signed

- ☐ Send us the signed contract and any special conditions
- ☐ Tell us who holds your mortgage, if you have one
- ☐ Let us know about any strata, pool or septic matters

3 Adjustments

- ☐ We work out council rates, water and strata levies
- ☐ You only pay for the days you owned the home
- ☐ Check your settlement statement when we send it

5 Settlement day

- ☐ Most settlements are done on PEXA, so you don't need to attend
- ☐ Your mortgage is paid out on the day
- ☐ The balance of funds goes to your account

2 Clearing the title

- ☐ Ask your lender to discharge your mortgage (we'll help)
- ☐ We check the title for caveats or other interests
- ☐ Sign the transfer documents we send you

4 Before settlement

- ☐ Leave the property in the condition the contract requires
- ☐ Keep building insurance until settlement
- ☐ Arrange final meter readings and disconnections

6 After settlement

- ☐ Hand keys and remotes to the agent
- ☐ Cancel insurance from settlement
- ☐ Keep your settlement statement for tax

Documents we'll need from you

- ☐ Signed contract of sale and any annexures
- ☐ Photo ID (passport or driver's licence)
- ☐ Your mortgage account details
- ☐ Bank details for your sale proceeds
- ☐ Recent rates, water and strata notices

TOP TIP

Ask your lender for the discharge early. It's the most common reason a sale settles late.

Most settled on  PEXA