## 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

Insurance

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

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



Contact us 1300 636 878 homestart.com.au

