

## HOME LOAN CHECKLIST

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### Checklists

#### Preparing for buying your first home:

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|--|---|
| <input type="checkbox"/> Save for a deposit                              | <input type="checkbox"/> Work out what monthly repayment I can afford             |
| <input type="checkbox"/> Find out likely interest rates on my home loan  | <input type="checkbox"/> Budget for extra expenses                                |
| <input type="checkbox"/> Speak to my financial advisor or Private Banker | <input type="checkbox"/> Research properties in my chosen area                    |
| <input type="checkbox"/> Consider my needs in the next 10-20 years       | <input type="checkbox"/> Inspect my chosen property - wiring, plumbing, structure |
| <input type="checkbox"/> Sign on the dotted line                         |   |
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#### Documents checklist:

We have listed some of the most common home-buying documents you might need. You can delete what you don't need and add any more. Then, check them off as you hand them over.

- |   |  |
|---|--|
| <input type="checkbox"/> Proof of income        | <input type="checkbox"/> Proof of ID           |
| <input type="checkbox"/> Electrical certificate | <input type="checkbox"/> Letter from your bank |
| <input type="checkbox"/> <input type="text"/>   | <input type="checkbox"/> <input type="text"/>  |
| <input type="checkbox"/> <input type="text"/>   | <input type="checkbox"/> <input type="text"/>  |
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#### The buying process:

- |  |  |
|--|--|
| <input type="checkbox"/> <b>Step 1:</b> Pay transfer duty and transfer attorney's conveyancing fees                      | <input type="checkbox"/> <b>Step 2:</b> Prepare home loan documents and account with bond attorney |
| <input type="checkbox"/> <b>Step 3:</b> Transfer attorney submits documents to deeds office and to cancellation attorney | <input type="checkbox"/> <b>Step 4:</b> Deeds office verifies the information                      |
| <input type="checkbox"/> <b>Step 5:</b> Registration day: bank pays home loan and you become the registered homeowner    |  |
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