

# STEP BY STEP

## The Home Loan Process



Your Finance Broker is a Member  
of Australia's Peak Industry Body



-  1. You meet with us and complete a loan application.
-  2. Necessary documentation is collected and your application is submitted to the bank.
-  3. The bank begins assessing your application and liaises with us if further information is required.
-  4. Bank issues pre-approval subject to property valuation.
-  5. Property valuer inspects the property and valuation is sent to the bank.
-  6. Bank issues full approval and orders documents.
-  7. You will receive the mortgage documents.
-  8. You meet with us for signing of bank contract and documentation.
-  9. You take the mortgage documents to your legal representative or solicitor.
-  10. Your solicitor or legal representative communicates with the bank to complete settlement.

\*This check list is a guide only, as all lenders have different requirements and may need further information to issue an approval.