



**RANGE**  
LENDING SERVICES

Your step-by-step checklist for being home owner ready!

<b>Arranging your finances</b>	
	Contact your mortgage broker and arrange an appointment
	Arrange supporting documents (i.e. pay slips, group certificates, credit card statements and other relevant documents)
	Assess lending capabilities with your broker, shortlist loan options and determine the most appropriate loan from the shortlist
	Submit loan application with all supporting documents
	Obtain pre-approval
	<b>Note:</b> Finance can be secured before or after you find a property. However borrowers should consider a pre-approval so that they have a true measure of their borrowing capacity before they commit to a purchase. *Pre-approvals are usually always subject to further conditions
<b>Buying your house</b>	
	Engage a solicitor or conveyancer to check sale contract
	Place offer for home/win at auction
	Complete building and pest inspections, strata and title searches
	Sign contracts along with submitting agreed deposit
	Arrange insurance (contents, building and/or income protection)
	Process first home owner grant (FHOG)
	Complete settlement
	Pick up keys
<b>Moving in</b>	
	If currently renting, advise landlord that you're moving
	Collect bond from rental agency
	Arrange disconnection of utilities and cleaning of old premises (if required)
	Arrange quotes from removalist companies/schedule moving times
	Connect the gas, electricity and other utilities
	Connect P\pay TV and internet
	Connect new phone line
	Redirect mail (can be arranged through your local post office)
	Redirect newspaper delivery
	Advise family and friends of new address/phone details
	Clean up home before you move in
	Move the family in!

Range Lending Services is a credit representative (473798) of BLASSA Pty Ltd ACN 117 651 760  
(Australian Credit Licence 391237)

Custom Lending Finance Brokers Pty Ltd ABN 73 670 138 678 Trading as Range Lending Services



Finding and applying for a home loan can be a tedious process. As professional loan experts, we'll be able to help you find a suitable product which will suit your financial needs, guide you through the process, and manage your application from start to finish. Give us a call today.

### **Range Lending Services**

**03 5428 1400**

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**[www.rangefg.com.au](http://www.rangefg.com.au)**



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