

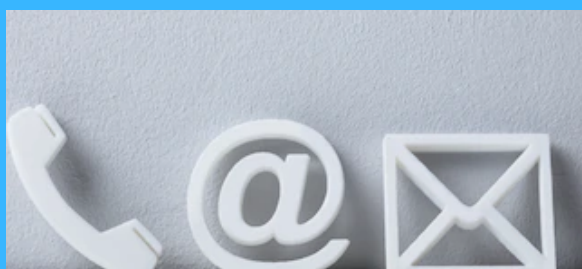
FIRST HOME BUYERS



Follow these steps to get your dream home

SELF ASSESS YOUR FINANCE

Self assess your budget, spending and credit score to understand your financial skills



CONTACT MORTGAGE BROKER

Meet our Monash Loan team to get your finance assessed, evaluate borrowing capacity and to determine how much deposit is required and then apply for loan

APPLY FOR A LOAN

The Documents typically needed for home loan application:

- Proof of income
- Proof of employment
- Proof of residency
- Proof of identity



CONDITIONAL APPROVAL

Conditional approval will be issued to you from the bank under which your information needs to be verified before giving full approval

SATISFY LOAN CONDITION

Complete all tasks assigned in the conditional approval list which include: funds to complete, exit strategy and additional proof of income



INSPECT THE PROPERTY

Once you select your dream home then valuer will book an appointment to inspect the property

UNCONDITIONAL APPROVAL

After getting unconditional approval, we work towards the settlement date



SETTLEMENT

Sign the loan documents and once the loan is approved then broker will send the clients solicitors details to bank and arrange all the pending documents for settlement

SIGNING AND DISBURSEMENT

Lenders will disburse the funds to vendors solicitors and you are a home owner now!



Congratulations