

## 01 / THE BIG PICTURE

# From first chat to front door.

A guide to a typical home purchase. Find your stage, understand the next checkpoint and keep space for the life you want afterwards.

## FOLLOW THE NUMBERED PATH



## A SEQUENCE, NOT A FIXED TIMETABLE

Steps can overlap. Pre-approval is optional and conditional; it is not a promise of finance. Lender requirements, your circumstances and the purchase contract determine the timing.

## PAUSE BEFORE SIGNING OR BIDDING

In Victoria, auction purchases have no cooling-off period. Do not assume you can add a finance condition after bidding. Ask your legal adviser about your contract before committing.

[Explore the full roadmap and its sources](#)

[Choose a time with Chris](#)

## 02 / PREPARE AND CHOOSE

# One step at a time.

Your broker supports the lending, your lender decides the application, and your legal adviser handles the property contract and transfer.

01

## Start with your life

**When:** Before you apply

Discuss your goals, comfortable repayments, buying costs and savings buffer. Agree the next step with Chris.

**Why:** Your own spending comfort helps shape the conversation; a lender's maximum is not a spending target.

02

## Bring the facts together

**When:** Before an assessment

Confirm the required documents and the secure sharing method. Supply current information and note anything still outstanding.

**Why:** The lender needs evidence to assess the application. Missing or outdated information can mean more questions.

03

## Compare your options

**When:** Before choosing a loan

Compare costs, features and loan term. If seeking pre-approval, check its conditions and expiry. It is not final approval.

**Why:** A low advertised rate is only part of the decision. Pre-approval has conditions and an expiry; it does not guarantee a loan for a particular property.

04

## Check before committing

**When:** Before signing or bidding

Before signing or bidding, arrange legal and property checks. Confirm deposit, finance conditions, insurance timing and settlement terms.

**Why:** The purchase contract creates obligations. Property, legal and finance checks answer different questions.

## 03 / APPROVAL, SETTLEMENT AND BEYOND

# From decision to daily life.

Your broker supports the lending, your lender decides the application, and your legal adviser handles the property contract and transfer.

05

## Complete the assessment

**When:** When the lender has the application and property details

Respond to lender queries and confirm the written decision. Track contract deadlines with your legal adviser; approval is not settlement.

**Why:** The lender makes the credit decision. Formal approval and a completed settlement are separate milestones.

06

## Get ready to settle

**When:** After approval, before settlement

Check loan documents, cash, insurance and settlement requirements. Arrange the final inspection and raise any issues with your legal representative.

**Why:** The agreed date depends on the parties being ready. Report inspection issues to your legal representative promptly.

07

## Settle and collect the keys

**When:** On the agreed settlement date

Wait for completion confirmation from your representative. Collect keys under the agreed possession arrangements.

**Why:** Signing documents or seeing a booked settlement time does not itself mean the property has settled.

08

## Make the loan work for life

**When:** After settlement, and as life changes

Confirm the first repayment and account setup. Note any fixed-rate end date and a useful time for your next review.

**Why:** The right questions can change over time. A review compares your existing arrangement with available options; it does not mean you must switch.

## 04 / YOUR PERSONAL PLAN

# Make it your roadmap.

Print this page and bring it to your conversation. Record confirmed dates and actions; the checklist does not itself confirm approval or readiness to settle.

**MY CHECKPOINTS**

- ☐ **My starting point:** Goals, comfortable repayment range and savings buffer discussed.
- ☐ **My information:** Required documents confirmed and shared through the agreed secure method.
- ☐ **My loan choice:** Costs, features, term and any pre-approval conditions understood.
- ☐ **Before I commit:** Legal/property checks completed; contract dates and obligations understood.
- ☐ **The lender's decision:** Written decision received; any further requirements clarified.
- ☐ **Before settlement:** Documents, cash, insurance and final inspection addressed.
- ☐ **Settlement:** Completion confirmed and possession arrangements checked.
- ☐ **Life afterwards:** Repayments and account setup checked; next review noted.

**MY CURRENT STAGE / NEXT ACTION****WHO IS DOING IT?****AGREED DATE / NEXT CHECK-IN****MY BROKER / LENDER / LEGAL CONTACTS****READ THE SOURCES**[Moneysmart: buying and budgeting](#)[Moneysmart: brokers and loan choices](#)[Lender process: NAB / assessment](#)[Lender process: Westpac / documents](#)[CAV: contract and legal advice](#)[CAV: private sales and cooling-off](#)[CAV: buying at auction](#)[CAV: preparing for settlement](#)[CAV: settlement and possession](#)[Moneysmart: reviewing and switching](#)[CommBank: refinance settlement](#)[Moneysmart: offset setup](#)

General information, not personal credit, financial or legal advice. This guide describes an existing-home purchase. Construction, off-the-plan and other complex transactions may differ. State laws and lender requirements vary. Sources and the full explanations are linked on the website.

[Read the full roadmap online](#)[Talk with Chris about your next step](#)