



### **Your Finance Journey**

This is how we craft a practical lending solution and support you throughout the lending process so that your home loan grows alongside you and protects your financial position.

0

# Chat with a mortgage broker

Meet with a Platinum Broker to discover how much deposit is needed and how much you can borrow at over 40+ Banks, provide all supporting documentation 2

# Prepare your eligibility

Review supporting documents provided once we've prequalified your home loan eligibility and loan options. Our team will then put together our top picks based on what you've told us you want in your loan

3

# Time to prepare your application for the Lender

Once you've chosen your lender we will package the application for them specifically and may ask for any additional documents upfront to submit to the bank

6

# Unconditional approval

Also known as formal approval. This means the lender is happy to approve your loan and offer you the finance. They will send you an unconditional letter in writing

**5** 

#### Make an offer

You find the house you want to purchase and make an offer which is accepted. The valuer will make an appointment to inspect the home. In some cases tenants or owners can delay to valuer getting access 4

#### **Preapproval**

Also known as conditional approval means you have met most of the banks lending criteria but not all. It's usually subject to only a few small conditions days depending on the lender you chose

7

### Sign your Loan documents

Either the Lender or the Broker will arrange for you to sign the loan offer. These include contracts and government mortgage documents as well as any government grants and incentives 8

### Coordinating settlement

Your Platinum Broker will work with the Bank and the Conveyancer/Solicitor to ensure there are no delays with your settlement. For a refinance the new bank will book a time with the old bank to settle

9

#### Congratulations!!!

It's settlement day!!!

0

#### Your yearly review

We keep in touch with you each year to ensure you're happy, and you will also receive our monthly newsletter to keep you up to date with finance related matters 10

#### 4 Weeks Post Settlement

4 weeks after settlement we will keep in touch with you after your loan is set up to make sure your repayments are coming out correctly, offset accounts and internet banking is set up

