

A guide to help buy your new home.

Starting to look for a new home can be a very exciting time.

But it can also be daunting when you start to think about everything that needs to be done. This helpful guide is designed to keep you on track during this important time.

Finance pre-approval is vital

- Arrange to speak with a LJ Hooker Home Loans property lending specialist who will help you understand your buying power
- We help you select the right loan product, and make it easy to collate all the necessary paperwork
- We submit your loan application for pre-approval with the right lender for you
- You're issued with a finance pre-approval and you're on your way armed with the right buying power

You've found the right home!

- Engage a solicitor or conveyancer who will conduct all relevant property searches for you
- Place an offer on the home (This may occur before the above step in some states)
- Obtain satisfactory building and pest inspection reports
- Ensure all appliances work (ie dishwashers, stoves, hot water systems, air conditioning units)
- Complete contracts (including signing if necessary) and pay agreed deposit
- Also ensure you have arranged any necessary insurances
- If applicable LJ Hooker Home Loans will help arrange your First Home Owner Grant.
- During the above we're working with you to finalise your loan and have you ready for settlement.
- Congratulations! Settlement is complete. Don't forget to pick up the keys to your new home!

To also consider when moving

- 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 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
- Take time to enjoy your new home!