

Your LJ Hooker Home Loans Connect™ loan has been approved... What happens next?

Find out what to expect once your LJ Hooker Home Loans Connect™ loan is approved through to your first loan repayment.

1  Loan approved	2  Digital loan contracts issued	3  Check, sign & return your documents
<ul style="list-style-type: none">Your lending specialist will be notified by email when your home loan is approved and will let you knowYour digital loan contract pack is being prepared	<ul style="list-style-type: none">Your digital loan contracts will be sent to your nominated email addressYou will receive a text message letting you know that your home loan docs are ready to signThis is a secure service provided by DocuSign and MSA National which requires dual verification (email and SMS verification) to ensure your documents remain confidential	<ul style="list-style-type: none">Your lending specialist will be notified when you receive your documents and they'll be able to assist you through the process of digitally accessing, reviewing, signing and submitting your loan documentsOnce your documents are signed and completed they will be instantly returned to our settlements teamOnce your documents have been received, they are checked and verifiedYour lending specialist can track the progress of your loan
When: Approval day	When: Day after Approval day	When: Day after signed documents received
4  Settlement date booked in	5  Loan settled	6  Online and phone access
<ul style="list-style-type: none">Your settlement date will be confirmed through your solicitor or conveyancerIf you do not have a solicitor or conveyancer, we will confirm with you directly	<ul style="list-style-type: none">Your lending specialist will receive an e-mail confirming that your loan has settledYou will be posted your Settlement Statement and your lending specialist will be e-mailed a copySurplus funds (less loan disbursements¹) will be made available via: cheque by post; or direct deposit into your bank account; or your loan account to draw at any time	<ul style="list-style-type: none">You will receive your login details to StarNet and StarCall by post
When: Generally 2 days before Settlement	When: Settlement day	When: 5 - 10 days after Settlement day
7  Welcome Pack sent	8  Debit Card & PIN issued	9  First loan repayment
<ul style="list-style-type: none">You will receive a welcome letter detailing your loan account and repayment information along with a brochure detailing easy ways to manage your loan	<ul style="list-style-type: none">If you requested a Debit Card when you applied for your loan, you will receive your Debit Card and a PIN for this card by postYour PIN and card will come in two separate letters for your security, so check your mail regularly during this time	<ul style="list-style-type: none">Your first loan payment will be drawn from your bank account by direct debit one month after your loan Settlement day²
When: 10-15 days after Settlement day	When: 10 days after Settlement day	When: 1 month after Settlement day

Timeframes are indicative only.

- Options apply to variable rate loans only and are based on your instructions in the 'Direction to pay' form within loan documents.
- Ongoing repayments will convert to frequency as nominated by you in the 'Direct Debit Request' form within loan documents.

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ljhookerhomeloans.com.au/connect
For more information, contact your lending specialist.
CustomerCare are here to help on 1300 543 558
or ljhooker@mycustomercare.com.au

