

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.

<p>1  Loan approved</p> <ul style="list-style-type: none"> Your lending specialist will be notified by email when your home loan is approved and will let you know Your digital loan contract pack is being prepared <p>When: Approval day</p>	<p>2  Digital loan contracts issued</p> <ul style="list-style-type: none"> Your digital loan contracts will be sent to your nominated email address You will receive a text message letting you know that your home loan docs are ready to sign This is a secure service provided by DocuSign and MSA National which requires dual verification (email and SMS verification) to ensure your documents remain confidential <p>When: Day after Approval day</p>	<p>3  Check, sign & return your documents</p> <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 documents Once your documents are signed and completed they will be instantly returned to our settlements team Once your documents have been received, they are checked and verified Your lending specialist can track the progress of your loan <p>When: Day after signed documents received</p>
<p>4  Settlement date booked in</p> <ul style="list-style-type: none"> Your settlement date will be confirmed through your solicitor or conveyancer If you do not have a solicitor or conveyancer, we will confirm with you directly <p>When: Generally 2 days before Settlement</p>	<p>5  Loan settled</p> <ul style="list-style-type: none"> Your lending specialist will receive an e-mail confirming that your loan has settled You will be posted your Settlement Statement and your lending specialist will be e-mailed a copy Surplus 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 <p>When: Settlement day</p>	<p>6  Online and phone access</p> <ul style="list-style-type: none"> You will receive your login details to StarNet and StarCall by post <p>When: 5 - 10 days after Settlement day</p>
<p>7  Welcome Pack sent</p> <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 <p>When: 10-15 days after Settlement day</p>	<p>8  First loan repayment</p> <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 <p>When: 1 month after Settlement day</p>	

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.

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

