

Choice Rates Profile



What is Choice Rates?

Choice Rates is an independent mortgage & finance broking service that will assist you find the best loan options and we also offer Financial Planning & Advice.

Our Experience

Antony Blanch, our lending manager and director/owner has over 23 years experience in finance and is **this the Central West area's first true mortgage broker**, operating Choice Rates since 1997.

Ursula Coggins is responsible for all the loan processing and follow up to ensure your loan application runs smoothly from the initial lodgement and to assist you with your future changes and needs.

Our Aims and Beliefs

Our main aim at Choice Rates is to obtain finance for you to:

- Purchase, build, consolidate or refinance home loans
- Lease/hire purchase/chattel mortgage for vehicles & equipment
- Commercial & business purposes
- Personal loans

Our belief is that the finance we obtain should be the best loan possible for you. This may depend on the type of loan you require and the options available to you.

The Process

As people require different options from their finance, Choice Rates has access to the products of over 30 lenders. This offers you a huge loan choice from one place (& includes all the major banks).

We advise you of the 'true' cost of the loan, explain the jargon and interpret the fine print, go through the options available, advise you of the costs and interest rates and compare the loans for you. This way you have a bottom line cost and interest rate to work with.

Although we lead you through the loan maze, the final loan choice is yours.

Once you have made your decision we will complete and lodge the application, obtain the approval and go through the documents with you.

We do our utmost to ensure the finance goes as smoothly as possible and give you one less thing to worry about.

We can then also provide you with advice on loan protection insurances, superannuation and investment and financial planning options.

A FREE Service!
So Simple! So Easy! Why go anywhere else?



We Offer you:

- A **Free** Consultation for Home Loans & Commercial/Business finance (the lender pays us with no increased fees or interest rates to you).
- Owner occupied and Investment loans for Purchase, Construction, Refinance, Consolidation, Improvements/Additions.
- No Deposit/100% Finance/First Home Owners
- Self Employed/No Financials/Lo Doc/No Doc
- Home equity products, variable and fixed loans, offset products, all in one loans, basic and no frills loans, split or combination loans and many more.
- Commercial & Business finance.
- Leasing/Hire Purchase/Chattel Mortgages.
- Personal Loans
- Home & Contents Insurance.
- The **best** loan for you from a wide choice of lenders.
- Advice on how much you can borrow and the loan options available to you with **fast loan qualification & approval**.
- Advice on the fees associated with the loan and also the costs to purchase a home or refinance. You know the total cost to you.
- Options for the least deposit if required for home loans. A small dollar difference can mean getting the home you want or not.
- An after hours service which adds to your convenience.
- We can come to you so you have all the required information at your fingertips.
- Advice on rates, fees, loans and lenders.



Loan Options

STANDARD VARIABLE LOAN

This is the older traditional style of home loan in which the interest rate is variable, meaning it can be lowered or raised by the lender at their discretion. The rate changes normally reflect changes in the market and official rates set by the Reserve Bank. The borrower can usually make additional payments with this type of loan without penalty and can often obtain offset and fee free accounts.

Notes: Suitable for all types of borrowers. Receives other benefits that may be available from the lenders. Borrow up to 100% of the property value.

BASIC OR NO FRILLS VARIABLE LOAN

This is similar to the above loan in which the interest rate is variable, however the loan is at a lower rate than the standard variable rate. The borrower can usually make additional payments with this type of loan without penalty. Basic loans have little in the way of added features or flexibility.

Notes: Suitable for all types of borrowers requiring the lowest rate. Receives little other benefits from lenders. Borrow up to 100% of the property value.

FIXED RATE LOAN

The institution lends funds at a set interest rate for a specific period. If rates rise, your investment is protected; however, if they drop, you are paying interest at a higher rate. These loans generally have penalties attached if the borrower wants to make extra payments or repay them in full.

Notes: Suitable if you want security to know what your repayments will be in the future. Borrow up to 100% of the property value.

SPLIT OR COMBINATION

This is ideal if you want to bet each way. By splitting the loan, the borrower can set a portion at a fixed rate and the remaining portion at a variable. In this way, you are hedging your bets both ways as you get flexibility while maintaining security.

Notes: It is good for people who want to average out their rate. It makes a lot of sense if you think interest rates may rise. Borrow up to 100% of the property value.

HONEYMOON/INTRODUCTORY RATES

The lender offers a lower interest rate, usually for a set time such as 12 months, to get the borrower in the door. However, after the honeymoon period is over, the rate usually reverts to the standard variable rate.

Notes: People who want a lower start-out rate and pay off as much of their loan as possible in the first 12 months. Borrow up to 100% of the property value.

CONSTRUCTION LOANS

Some lenders are unable to complete construction loans on their normal products as above and so have a specific loan designed for construction only. Usually a standard variable rate with the ability to switch to the desired loan on completion of the home.

Notes: People who want to build a home with a specific lender and are unable to choose the required loan initially. Borrow up to 100% of the property value.



Loan Options

LOAN PACKAGES

This is where a lender will offer you interest rate and fee discounts if you borrow over a certain amount with them (or are in a higher income bracket or in a professional occupation) with minimum loan amounts varying from \$120,000 to \$250,000 plus. They provide a discount off the standard variable rate from 0.20% to 0.70% depending on the amount you borrow and often provide accounts and credit cards without any fees in conjunction with this discount. They can give you the benefits of significant interest and fee savings if you are borrowing larger amounts.

Notes: It is a good loan for borrowers who are looking at larger loans for either their own or investment homes and also intend having their accounts and credit cards with the same lender. Borrow up to 100% of the property value.

LINE OF CREDIT/HOME EQUITY/ALL-IN-ONE

This is where you have the one loan/savings/transaction account into which all your money is paid. Your salary goes into this account, reducing the loan for the time it is in there and reducing the interest and loan term. You can have access to the original amount borrowed at all times. Taking it one step further you can pay for daily purchases on a credit card, leaving your whole salary on the loan for 55 days.

Notes: This is for the disciplined borrower. Borrow up to 80%-90% of the property value. Great for access to the equity in your home.

100% INTEREST OFFSET

This is similar to the all-in-one account, but there are actually two accounts. The interest earned in the second account is offset against your mortgage account. A 100% offset account is where you earn the same rate of interest as you pay on your loan and it is tax free. The 100% offset account has the effect of all your savings sitting in your loan and so reducing the interest and loan term. You can also use the credit card in the same manner as above.

Notes: It is a good loan for borrowers who are good at saving money. If you have savings sitting in an account, it may as well be in an offset account. Borrow up to 100% of the property value.

NON CONFORMING/CREDIT IMPAIRED

These are lenders that specialise in clients that do not fit 'normal' lending criteria due to past credit problems, job history, casual employment, previous bankruptcy and start up business. Generally a higher interest rate based on the risk.

Notes: Generally for borrowers that do not fit the traditional mould. Borrow between 70% to 100% of the property value.

LOW/NO DOCUMENTATION LOANS

The Lender offers finance with no proof of income. This is usually restricted to self employed borrowers and not all lenders offer this facility. It is usually a higher rate than the standard variable, but this does vary depending on the lender.

Notes: Generally for self employed that have difficulty providing tax returns. Borrow between 60% to 90% of the property value.



Customer Verification Checklist

Photocopies of the following documents are required for ALL applicants in order to assess the loan:

Employed Persons – PAYG

- Last 3 current pay slips **or** (only if payslips not available)
- Letter from employer on letterhead (with ABN) stating applicants name, commencement date, full entitlements i.e base salary, bonuses, allowances and super. Also details of any probation periods applicable.
- Group certificate for last 2 years (or tax returns)

Self-employed Persons – Individuals & Business

- Last 2 years tax returns – personal and business including profit and loss / balance sheets

General Income confirmation

- Rental properties – Confirmation from real estate re current rental/lease agreement or rental statements
- Letter from centrelink re pensions, family payments etc
- Confirmation of maintenance re CSA letter and bank statements for last 6 months showing receipt

Savings History

- Proof of genuine savings history – bank statements for deposit over past 3 months &/or 6 Months rental statement
- Proof of funds (share statement / super fund / managed fund / bank accounts)
- Copy of receipt for deposit paid

Purchase of Property

- Contract of Sale
- Proof of funds from sale of previous property – Contract of Sale and copy of last loan statement showing remaining loan amount.
- Name, address and contact number for Conveyancing Agent or Solicitor

Purchase of Property - Investment

- Confirmation of rental income for property – copy of lease agreement or rental letter

Construction of Property

- Quote, Inclusions and Fixed Priced Building contract
- Building Plans and Specifications

Refinance of Property

- Last 3 months bank statements for lender being refinanced

Liabilities

- Most recent credit card and store card statements (3 months if consolidating)
- Most recent statements of all other loans (3 months if consolidating)

Other Details

- Copy of Rates notice for all properties owned
- Statutory Declaration regarding any Gift used as deposit and stating that gift is for \$..... and is "non-refundable" and signed by the person giving gift.
- Completed First Home Owners Grant with certified copies of birth certificates and marriage certificate, Drivers License, Medicare Card and Electoral Roll or Utilities Bill/Insurance policy.

Identification (require 100pts but may vary depending on lender)

- | | | |
|--------------------------|--|-----------|
| <input type="checkbox"/> | Copy of Passport or Birth Certificate / Citizenship Certificate | 70 points |
| <input type="checkbox"/> | Copy of Driver's Licence / Pension Card | 40 points |
| <input type="checkbox"/> | Copy of Rates Notice / Certificate of Title | 35 points |
| <input type="checkbox"/> | Copy of Medicare Card / Seniors Card / Public Utility Bill/ Credit Card / Passbook | 25 points |

YOUR LOAN MAY BE DELAYED IF THE ABOVE INFORMATION IS NOT SUPPLIED

Telephone: (02) 68853950 Facsimile: (02) 68853850

PO Box 726, Dubbo NSW 2830

Web: choicerates.com.au Email: admin@choicerates.com.au

Estimated Purchase Costs

Client:

		\$	\$	\$	\$	\$
Purchase price						
Loan Amount						
Estimated costs						
<u>Government Charges</u>						
Stamp duty on property	Purch.State:					
	<u>Note 1</u>					
Stamp duty on mortgage	<u>Note 2</u>					
Mortgage registration	<u>Note 3</u>					
Land transfer registration	<u>Note 3</u>					
Mortgage discharge	<u>Note 4</u>					
<u>Borrowing Costs</u>						
Loan application/establishment fee	<u>Note 5</u>					
Others fees	-					
Additional valuation	<u>Note 6</u>					
Disbursements	<u>Note 7</u>					
Lenders mortgage insurance (LMI)	<u>Note 8</u>					
<u>Legals & Other</u>						
Conveyancing or solicitors fees	<u>Note 9</u>					
Search and enquiry fees	<u>Note 10</u>					
Strata inspection report	<u>Note 11</u>					
Building and pest inspection reports	<u>Note 12</u>					
Estimated total costs						
Estimated loan repayments						

Note 1: Stamp duty on property is a government tax and is usually required to be paid on or prior to settlement. In some cases, first home buyers can receive a discount or exemption.

Note 2: A separate duty is payable on the mortgage contract. If refinancing, the amount of duty already paid can be credited. First home buyers & owner occupiers may be exempt.

Note 3: This is charged to register the mortgage with the Land Titles Office.

Note 4: Payable if a current mortgage is being discharged (ie: refinancing).

Note 5: Application or establishment fees are payable to the lender and generally include 1 valuation and the lender's legal costs.

Note 6: Required if more than one security property is offered.

Note 7: Most lenders will pass on the costs of photocopying, postage, couriers and settlement fees etc.

Note 8: Depending on the lender, LMI is payable if the loan is greater than 80% of the purchase price and/or security property value.

Note 9: Conveyancing is usually done by a solicitor or a qualified conveyancer. It involves ensuring contracts are valid and all legal requirements are met on both sides.

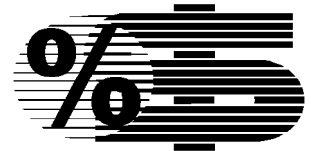
Note 10: Various searches are completed, usually by your conveyancer, to ensure that the property is free from any notices or caveats (ie: a freeway is not going to be built on your land).

Note 11: For Strata Title units this establishes that the records are accurately kept and if there has been any activity within the building that may affect the unit you are purchasing.

Note 12: These reports establish that the building is structurally sound, lets you know of future maintenance costs and that the building is not affected by infestation.

This document is for indicative purposes only. The information is provided to assist in understanding the costs associated with a property purchase or refinance. All costs, fees and charges are estimates only and may vary. Other charges not listed above may also be payable.

Choice Rates Pty Ltd

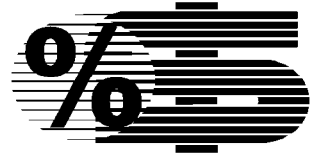


Monthly Repayment Schedule - 30 year term

	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%
\$ 50,000	\$350	\$358	\$367	\$376	\$384	\$393	\$402	\$411	\$420
\$ 60,000	\$420	\$430	\$440	\$451	\$461	\$472	\$483	\$494	\$505
\$ 70,000	\$489	\$501	\$514	\$526	\$538	\$551	\$563	\$576	\$589
\$ 80,000	\$559	\$573	\$587	\$601	\$615	\$629	\$644	\$658	\$673
\$ 90,000	\$629	\$645	\$660	\$676	\$692	\$708	\$724	\$740	\$757
\$ 100,000	\$699	\$716	\$734	\$751	\$769	\$787	\$805	\$823	\$841
\$ 110,000	\$769	\$788	\$807	\$826	\$846	\$865	\$885	\$905	\$925
\$ 120,000	\$839	\$860	\$881	\$902	\$923	\$944	\$966	\$987	\$1,009
\$ 130,000	\$909	\$931	\$954	\$977	\$1,000	\$1,023	\$1,046	\$1,069	\$1,093
\$ 140,000	\$979	\$1,003	\$1,027	\$1,052	\$1,076	\$1,101	\$1,126	\$1,152	\$1,177
\$ 150,000	\$1,049	\$1,075	\$1,101	\$1,127	\$1,153	\$1,180	\$1,207	\$1,234	\$1,261
\$ 160,000	\$1,119	\$1,146	\$1,174	\$1,202	\$1,230	\$1,259	\$1,287	\$1,316	\$1,345
\$ 170,000	\$1,189	\$1,218	\$1,247	\$1,277	\$1,307	\$1,337	\$1,368	\$1,399	\$1,429
\$ 180,000	\$1,259	\$1,290	\$1,321	\$1,352	\$1,384	\$1,416	\$1,448	\$1,481	\$1,514
\$ 190,000	\$1,329	\$1,361	\$1,394	\$1,427	\$1,461	\$1,495	\$1,529	\$1,563	\$1,598
\$ 200,000	\$1,398	\$1,433	\$1,468	\$1,503	\$1,538	\$1,573	\$1,609	\$1,645	\$1,682
\$ 210,000	\$1,468	\$1,504	\$1,541	\$1,578	\$1,615	\$1,652	\$1,690	\$1,728	\$1,766
\$ 220,000	\$1,538	\$1,576	\$1,614	\$1,653	\$1,692	\$1,731	\$1,770	\$1,810	\$1,850
\$ 230,000	\$1,608	\$1,648	\$1,688	\$1,728	\$1,769	\$1,809	\$1,851	\$1,892	\$1,934
\$ 240,000	\$1,678	\$1,719	\$1,761	\$1,803	\$1,845	\$1,888	\$1,931	\$1,974	\$2,018
\$ 250,000	\$1,748	\$1,791	\$1,834	\$1,878	\$1,922	\$1,967	\$2,012	\$2,057	\$2,102
\$ 260,000	\$1,818	\$1,863	\$1,908	\$1,953	\$1,999	\$2,045	\$2,092	\$2,139	\$2,186
\$ 270,000	\$1,888	\$1,934	\$1,981	\$2,028	\$2,076	\$2,124	\$2,172	\$2,221	\$2,270
\$ 280,000	\$1,958	\$2,006	\$2,055	\$2,104	\$2,153	\$2,203	\$2,253	\$2,303	\$2,354
\$ 290,000	\$2,028	\$2,078	\$2,128	\$2,179	\$2,230	\$2,281	\$2,333	\$2,386	\$2,438
\$ 300,000	\$2,098	\$2,149	\$2,201	\$2,254	\$2,307	\$2,360	\$2,414	\$2,468	\$2,523
\$ 310,000	\$2,168	\$2,221	\$2,275	\$2,329	\$2,384	\$2,439	\$2,494	\$2,550	\$2,607
\$ 320,000	\$2,237	\$2,293	\$2,348	\$2,404	\$2,461	\$2,517	\$2,575	\$2,633	\$2,691
\$ 330,000	\$2,307	\$2,364	\$2,421	\$2,479	\$2,537	\$2,596	\$2,655	\$2,715	\$2,775
\$ 340,000	\$2,377	\$2,436	\$2,495	\$2,554	\$2,614	\$2,675	\$2,736	\$2,797	\$2,859
\$ 350,000	\$2,447	\$2,507	\$2,568	\$2,629	\$2,691	\$2,753	\$2,816	\$2,879	\$2,943
\$ 360,000	\$2,517	\$2,579	\$2,642	\$2,705	\$2,768	\$2,832	\$2,897	\$2,962	\$3,027
\$ 370,000	\$2,587	\$2,651	\$2,715	\$2,780	\$2,845	\$2,911	\$2,977	\$3,044	\$3,111
\$ 380,000	\$2,657	\$2,722	\$2,788	\$2,855	\$2,922	\$2,989	\$3,058	\$3,126	\$3,195
\$ 390,000	\$2,727	\$2,794	\$2,862	\$2,930	\$2,999	\$3,068	\$3,138	\$3,208	\$3,279
\$ 400,000	\$2,797	\$2,866	\$2,935	\$3,005	\$3,076	\$3,147	\$3,218	\$3,291	\$3,363
\$ 410,000	\$2,867	\$2,937	\$3,008	\$3,080	\$3,153	\$3,225	\$3,299	\$3,373	\$3,448
\$ 420,000	\$2,937	\$3,009	\$3,082	\$3,155	\$3,229	\$3,304	\$3,379	\$3,455	\$3,532
\$ 430,000	\$3,007	\$3,081	\$3,155	\$3,230	\$3,306	\$3,383	\$3,460	\$3,538	\$3,616
\$ 440,000	\$3,077	\$3,152	\$3,229	\$3,306	\$3,383	\$3,461	\$3,540	\$3,620	\$3,700
\$ 450,000	\$3,146	\$3,224	\$3,302	\$3,381	\$3,460	\$3,540	\$3,621	\$3,702	\$3,784

Stamp Duty NSW

Not exceeding \$	1000	2000	3000	4000	5000	6000	7000	8000	9000	
1000	12.50	25.00	37.50	50.00	62.50	75.00	87.50	100.00	112.50	125.00
10000	125.00	137.50	150.00	162.50	175.00	190.00	205.00	220.00	235.00	250.00
20000	265.00	280.00	295.00	310.00	325.00	340.00	355.00	370.00	385.00	400.00
30000	415.00	432.50	450.00	467.50	485.00	502.50	520.00	537.50	555.00	572.50
40000	590.00	607.50	625.00	642.50	660.00	677.50	695.00	712.50	730.00	747.50
50000	765.00	782.50	800.00	817.50	835.00	852.50	870.00	887.50	905.00	922.50
60000	940.00	957.50	975.00	992.50	1010.00	1027.50	1045.00	1062.50	1080.00	1097.50
70000	1115.00	1132.50	1150.00	1167.50	1185.00	1202.50	1220.00	1237.50	1255.00	1272.50
80000	1290.00	1325.00	1360.00	1395.00	1430.00	1465.00	1500.00	1535.00	1570.00	1605.00
90000	1640.00	1675.00	1710.00	1745.00	1780.00	1815.00	1850.00	1885.00	1920.00	1955.00
100000	1990	2025	2060	2095	2130	2165	2200	2235	2270	2305
110000	2340	2375	2410	2445	2480	2515	2550	2585	2620	2655
120000	2690	2725	2760	2795	2830	2865	2900	2935	2970	3005
130000	3040	3075	3110	3145	3180	3215	3250	3285	3320	3355
140000	3390	3425	3460	3495	3530	3565	3600	3635	3670	3705
150000	3740	3775	3810	3845	3880	3915	3950	3985	4020	4055
160000	4090	4125	4160	4195	4230	4265	4300	4335	4370	4405
170000	4440	4475	4510	4545	4580	4615	4650	4685	4720	4755
180000	4790	4825	4860	4895	4930	4965	5000	5035	5070	5105
190000	5140	5175	5210	5245	5280	5315	5350	5385	5420	5455
200000	5490	5525	5560	5595	5630	5665	5700	5735	5770	5805
210000	5840	5875	5910	5945	5980	6015	6050	6085	6120	6155
220000	6190	6225	6260	6295	6330	6365	6400	6435	6470	6505
230000	6540	6575	6610	6645	6680	6715	6750	6785	6820	6855
240000	6890	6925	6960	6995	7030	7065	7100	7135	7170	7205
250000	7240	7275	7310	7345	7380	7415	7450	7485	7520	7555
260000	7590	7625	7660	7695	7730	7765	7800	7835	7870	7905
270000	7940	7975	8010	8045	8080	8115	8150	8185	8220	8255
280000	8290	8325	8360	8395	8430	8465	8500	8535	8570	8605
290000	8640	8675	8710	8745	8780	8815	8850	8885	8920	8955
300000	8990	9035	9080	9125	9170	9215	9260	9305	9350	9395
310000	9440	9485	9530	9575	9620	9665	9710	9755	9800	9845
320000	9890	9935	9980	10025	10070	10115	10160	10205	10250	10295
330000	10340	10385	10430	10475	10520	10565	10610	10655	10700	10745
340000	10790	10835	10880	10925	10970	11015	11060	11105	11150	11195
350000	11240	11285	11330	11375	11420	11465	11510	11555	11600	11645
360000	11690	11735	11780	11825	11870	11915	11960	12005	12050	12095
370000	12140	12185	12230	12275	12320	12365	12410	12455	12500	12545
380000	12590	12635	12680	12725	12770	12815	12860	12905	12950	12995
390000	13040	13085	13130	13175	13220	13265	13310	13355	13400	13445
400000	13490	13535	13580	13625	13670	13715	13760	13805	13850	13895
410000	13940	13985	14030	14075	14120	14165	14210	14255	14300	14345
420000	14390	14435	14480	14525	14570	14615	14660	14705	14750	14795
430000	14840	14885	14930	14975	15020	15065	15110	15155	15200	15245
440000	15290	15335	15380	15425	15470	15515	15560	15605	15650	15695
450000	15740	15785	15830	15875	15920	15965	16010	16055	16100	16145
460000	16190	16235	16280	16325	16370	16415	16460	16505	16550	16595
470000	16640	16685	16730	16775	16820	16865	16910	16955	17000	17045
480000	17090	17135	17180	17225	17270	17315	17360	17405	17450	17495
490000	17540	17585	17630	17675	17720	17765	17810	17855	17900	17945
500000	17990	18035	18080	18125	18170	18215	18260	18305	18350	18395
510000	18440	18485	18530	18575	18620	18665	18710	18755	18800	18845
520000	18890	18935	18980	19025	19070	19115	19160	19205	19250	19295
530000	19340	19385	19430	19475	19520	19565	19610	19655	19700	19745
540000	19790	19835	19880	19925	19970	20015	20060	20105	20150	20195
550000	20240	20285	20330	20375	20420	20465	20510	20555	20600	20645
560000	20690	20735	20780	20825	20870	20915	20960	21005	21050	21095
570000	21140	21185	21230	21275	21320	21365	21410	21455	21500	21545
580000	21590	21635	21680	21725	21770	21815	21860	21905	21950	21995
590000	22040	22085	22130	22175	22220	22265	22310	22355	22400	22445



PRE PURCHASE HOME BUYERS CHECKLIST

Date property visited:

Address:

Suburb:

Real Estate Agent:

Representative's name:

Contact No.:

Asking price / Auction Range:

Council Rates:

Water Rates:

Body Corporate Contributions:

Dose the property:

Meet your requirements?

Have serious faults?

Need renovations?

Have potential for renovations?

Offer value for money?

The property:

Approximate size:

Construction - Roof:

Walls:

No. of Rooms:

No. of Bathrooms:

No. of Bedrooms:

Water Pressure:

No. of Power Points:

Condition of:

Exterior Walls:

Guttering and Downpipes:

Ceilings:

Walls:

Floors:

Windows:

The neighbourhood:

Public Transport

Medical Facilities

Schools / Day care

Tick each service:

Electricity

Telephone

Gas

Hot Water System

Home Heating

Air Conditioning

Sewage

Included in price:

Floor Coverings

Oven / Stove

Blinds

Dishwasher

Garage / Carport

Curtains

Refrigerator

Light Fittings

Washing Machine

The land:

Flat

Sloped

Steep Grade

Paths / Driveway

Subject to Flooding

Clothes Line

Sunny area

Swimming Pool

BBQ

Boundary Fence / Walls

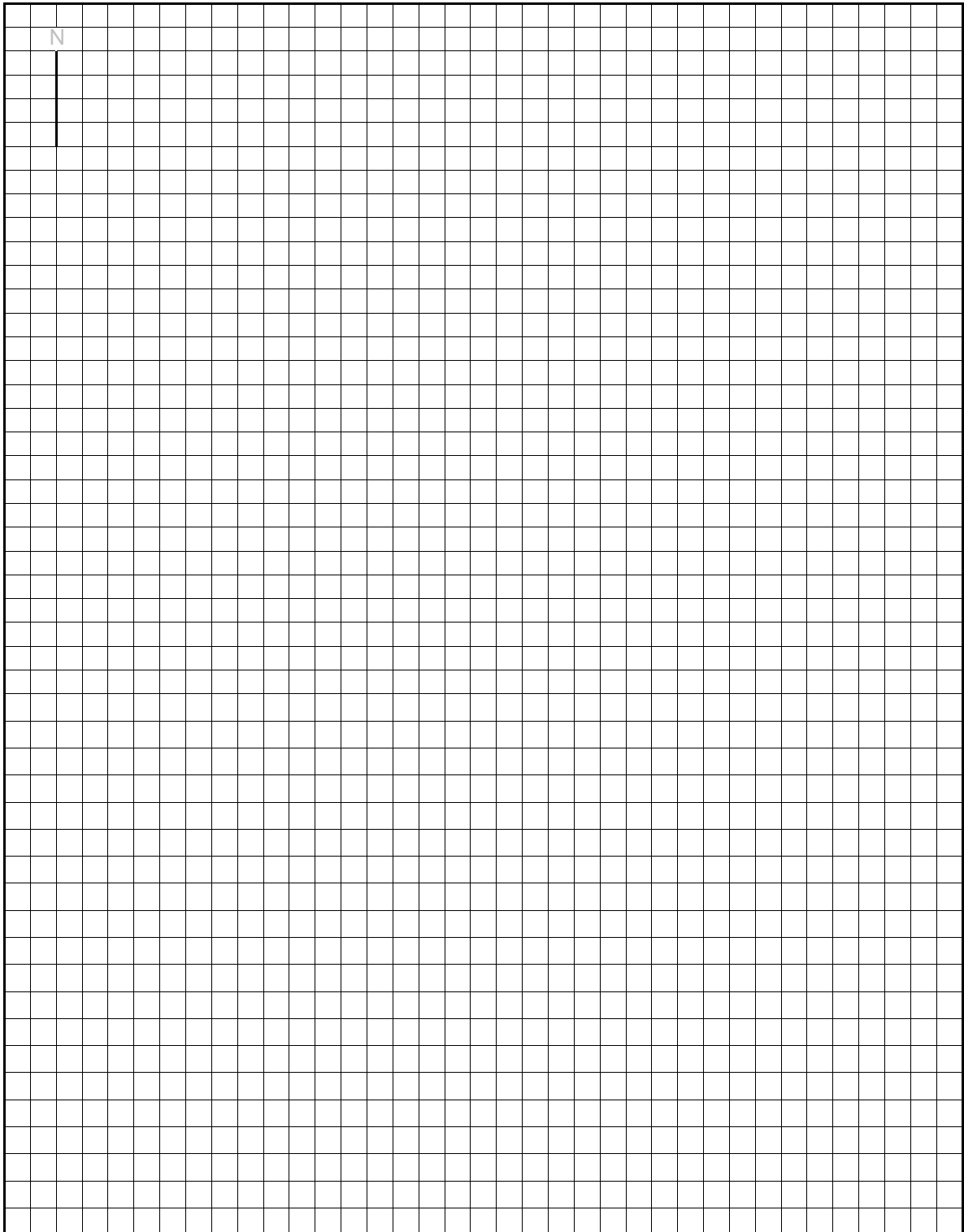
Parking

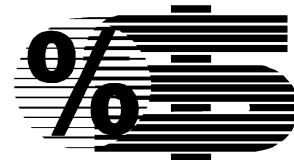
Shopping

Parks / Sporting Facilities

New Road Developments

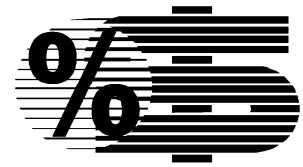
Sketch floor plan





HOME BUYER'S CHECKLIST

- Compare lenders with us. Consider more than just interest rates. The fees you pay & options such as redraw facilities and the ability to make extra repayments can save you money.
- Choose a Loan/lender and get us to obtain pre-approval for your loan.
- Inspect properties through advertisements and/or agents in the area.
- Conduct at least two inspections at different times to check out the homes features.
- Before deciding to buy, ask for details of council and water rates.
- If interested in a property, ask for a contract and refer it to your solicitor or conveyancer to check special conditions, encumbrances, etc.
- Contact your solicitor/conveyancer to go through the contract in detail.
- Organise a building inspection, pest report and survey report if necessary.
- Advise us of the purchase details. Once approval is obtained, your solicitor can exchange contracts.
- Organise insurance to cover YOU and /or your partner if you die some unforeseen event occurs.
- Arrange building insurance to protect yourself & to satisfy your lender.
- Ascertain completion time for the contract and book a removalist.
- Your solicitor will ask you for the stamp duty on or before settlement if this applies.
- When a firm date has been set for settlement, arrange power and phone connections, newspaper delivery and arrange insurance to protect your personal belongings within home contents insurance
- Notify your change of address as per the attached 'Some Tips on Moving House' page.
- Conduct a final inspection with the selling agent the morning of the settlement to ensure the vendors are moving out and that the inclusions in the contract are there.
- Collect the keys form the agent and move in!



Some Tips on Moving House

Do

- Get quotes from removalists' firms and always check their insurance cover.
- The "big clean up and throw out" at least four weeks before you start packing. This stops you packing the chipped plates you've been meaning to throw out for years.
- Hold a garage sale. People will pay good money for junk every time. Donate the left overs to charity.
- Pack vital items like wills, passports, birth certificates, diplomas, jewellery and so forth in a separate box and give it to a trusted friend or relative to keep until after your move.
- Have a "TO BED" box filled with sheets, blankets, toothbrushes, pyjamas and any other necessities. This will make the end of the day far more pleasant for all.

Don't

- Ignore your phone, gas, newspaper, electricity and other contacts, which need to be cancelled from your old home then reconnected at your new home.
- Forget to label your boxes! For example, a box marked "JACK'S ROOM" will save a lot of double handling and aggravation.
- Mislaid your keys. As soon as the new keys are given to you, put them on a string and wear them around your neck. You may look silly, but at least you won't lock yourself out of your new home.
- Forget to pack non-essential items like out of season clothes, rarely used vases etc. in boxes and mark them "NON-E". Then you'll know they can stay unpacked at your new home for a while.
- Forget to pack a box marked "ESSENTIALS" with small tools, toilet paper, light globes, \$50 cash, soap and towels, mugs, coffee/tea, sugar and spoons, kettle and other comfort items you'll need on the big day. Highlight this box with a red texta.

Reminder of Whom to Contact After You're Moved

School / Education

- Kindergarten
- Primary School
- Secondary School
- Tertiary Institution
- Public Library
- Bus Company

Financial / Legal

- Electoral office (in telephone directory under Government section)
- Bank / Building Society / Credit Union
- Life assurance
- Home and car insurance and other insurance
- Car registration and driver's licence
- Hire purchase / leasing companies
- Social security (pensions etc)
- Shares, Investments, Government Bonds, etc
- Property and Contents Insurance
- Local police (if you're witnessing in a case)

Social

- Social Clubs
- TV and video rental / cable TV
- Children's Clubs (Little Athletics etc)
- Sporting Clubs

Employment

- Workplace/s
- Super funds
- Trade unions / professional bodies
- Apprenticeship Commission (if applicable)
- Part time, evening, or correspondence courses

Medical

- Doctor
- Dentist
- Hospital (if you're an outpatient)
- Baby health care centre
- Medicare / private health care fund

Housekeeping

- Post Office (pay a small fee to have your mail re-directed)
- Neighbours
- Friends & Relatives
- Committees / school canteen etc.
- Magazine subscriptions
- Newsagent (final delivery date)

Telephone, Electricity, Gas & Water

- "Off" at old address
- "On" at new address