

## The Home Buying Process with Sutherland Credit Union

The table below has been developed to give you a broad overview of the process involved in purchasing a home in NSW. We have divided it into sections explaining "what you do, what we do and other places that give or offer further services or information. Please note that time frames are indicative only.

What You Do	What We Do	Other Places/Information that may assist you
<p><b>1</b> Discuss your loan requirements with us (we can come to you)</p>	<p>Take your application, and if approved, we give you a Conditional Pre-Approval so you can go shopping <b>(1 Day)</b></p>	<p>NSW Department of Housing <a href="http://www.housing.nsw.gov.au/Home+Buying+and+Building">www.housing.nsw.gov.au/Home+Buying+and+Building</a>  Ph: 1800 806 653  NSW Office of State Revenue <a href="http://www.osr.nsw.gov.au">www.osr.nsw.gov.au</a></p>
<p><b>2</b> Once you have found a home, obtain the copy of Contract of Sale from Real Estate Agent or Owner and have a solicitor/conveyancer check it.  You may want to ask us to arrange a solicitor/conveyancer for you at a discount</p>		<p>The Shire Conveyancer Ph: 1800 153 425  Mitchell Reece &amp; Associates Solicitors Ph: 9589 0555</p>
<p><b>3</b> It may be prudent to arrange an inspection of the property you are purchasing.  You may want to ask us to arrange a combined Pre-Purchase Building and Pest Inspection at a discount rate  Supply us with a copy of front page of the Contract of Sale  Arrange for Insurance over your home. We can arrange a quote for you, if you wish.</p>	<p>Order a Valuation on the purchase property once you have contracted to purchase it and confirm value is acceptable to the Credit Union <b>(3 Days)</b>  <b>We then</b>  Order Mortgage Documents from our solicitors for your execution <b>(5 Days)</b></p>	<p>BRC Property Consultants (Building &amp; Pest Inspections) <a href="http://www.brcproperty.com.au">www.brcproperty.com.au</a>  Ph: 9522 0010</p>
<p><b>4</b> Sign all our loan documentation</p>	<p>Call you to arrange a suitable time for signing of loan documentation, we can come to you <b>(1 Day)</b></p>	<p>Sutherland Credit Union Ph: 1300 784 388</p>
<p><b>5</b> Get notified by your Solicitor/ Conveyancer that Settlement has taken place</p>	<p>Advise you of settlement, fund your loan and advise when first repayment is due</p>	<p>Sutherland Credit Union Website for deals on Plumbing, Renovations, Removalists etc.  <a href="http://www.sutherlandcu.com.au">www.sutherlandcu.com.au</a></p>