

Buyers Guide

Move in happy!



You

- Ask your Real Estate Agent to insert OwnIt Conveyancing's details into the contract and have them send a copy of the signed contract to our nearest office – we can take it from there!
- If you've already signed an REIQ contract, we suggest that you immediately arrange for adequate insurance, as the property is at your risk from 5pm on the first business day after the contract date.
- Organise building, pest and pool inspections (if applicable) with registered inspectors. Let us know by the due dates whether you're satisfied with the inspection reports.
- Submit a finance application to your lender and let us know by the due date whether you have unconditional finance approval. Then we'll need you to send a copy of your lender's finance approval letter to our office.
- After the settlement date, collect your keys from the real estate agent and move in happy!
- Have you enjoyed our seamless and stress free conveyancing service? Recommend us to your friends and family.

When your contract becomes unconditional

- Ensure the stamp duty concession forms are returned to OwnIt prior to settlement.

Settlement approaching

- In the lead up to settlement, please ensure all mortgage documentation is signed and returned to your lender in readiness for settlement, then let us know it's been done. **Settle it. OwnIt. Love it.**

OwnIt

- We'll contact you once we receive your contract. At this point you'll be allocated one of our experienced senior property paralegals (supported by a solicitor) as your contact throughout the transaction.
- Within 24 hours of receiving your contract, we'll send you correspondence explaining the initial information you'll require to proceed. Then we'll carry out a title search to ensure the property is free from any encumbrances such as writs and caveats, etc.
- We'll notify all parties that we're acting on your behalf and provide a copy of the contract to your financier, if required.
- Upon notification from you that you're satisfied with all conditions under the contract, we'll notify all parties that the conditions have been met.
- We'll prepare transfer documents and commence searches on your behalf.
- If you're claiming a stamp duty concession, we'll send the necessary documentation to you, to calculate the concession.
- We'll chase up the results of all searches and ensure nothing adverse has been found.
- We'll contact your lender to ensure they have received the mortgage documents. If your lender confirms all is in order, we'll book a settlement time and prepare settlement figures.
- If you're contributing funds to complete settlement, we'll calculate the amount you'll need to transfer to our trust account, in readiness for settlement. **Settle it. OwnIt. Love it.**

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- If you're contributing funds towards the purchase, you'll need to allow sufficient time to head to the bank to arrange a funds transfer to our trust account.
- Contact the real estate agent to arrange a pre-settlement inspection of the property for the morning of settlement.

Day of settlement

- Attend your pre-settlement inspection. Ensure the property is in the same state as when you entered into the contract. Notify our office if anything is not satisfactory.
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Ownit

- We'll coordinate settlement with your financier and the seller's solicitors to ensure a mutually convenient time is agreed.
- We'll calculate settlement figures, which will include pro-rata rates and water consumption up to settlement date.
- We'll provide cheque directions to your financier.
- We'll notify all parties that we're acting on your behalf and provide a copy of the contract if required.
- We'll attend settlement on your behalf.
- We'll notify you and the agent as soon as settlement has taken place.
- We'll process your stamp duty with the Commissioner of State Revenue.

Low, fixed rate guaranteed!
**Contact us for a free, no
obligation quote.**