



# Buyer's Process Checklist

As a Buyer, here is a summary of things you should do as part of a typical settlement process.

After Offer has been accepted:

- Apply for finance if applicable.
- Apply for First Home Owner's Grant and Home Buyer's Assistance Account if eligible.

After finance has been approved:

- Provide a copy of finance approval to Real Estate agent and Conveyancer.
- Receive settlement documents from Conveyancer including Transfer of Land. Sign and return ASAP.
- Receive mortgage documents from Bank. Sign and return ASAP.
- Discuss with your lender where to pay any funds you are contributing towards the purchase of the property.
- Arrange for any other Buyer's special conditions to be attended to (ie timber pest inspection, structural report).
- Consider making own enquiries with local authority.
- Obtain quotes and book a removalist, if needed.

A few days before settlement:

- Arrange final inspection with Real Estate Agent.
- Arrange connection of electricity, gas and telephone as from settlement date.
- Arrange insurance.
- Arrange mail redirection (if required).
- Confirm arrangements with removalist if you are using one.

Following settlement:

- Collect keys and other security devices (eg remote controls, access codes) from Real Estate Agent. If the Seller is living in the property, they have until 12pm on the day after settlement to move out.

You will find further details about these steps in [A Guide to Your Real Estate Purchase](#)