

# 8 Simple Steps

## **1. Contact your All Finance Services Specialist.**

This is the first contact with your Lending Specialist. He or she will ask you some general questions to establish the lender best suited to your needs. An appointment may be set up at this time.

## **2. Appointment**

Your Lending Specialist can come to your home or office at a time that suits you. An application form and supporting documentation will usually be taken at this appointment.

## **3. Lodging the Application.**

Your Lending Specialist will return to his/her office to prepare your application for submission to the lender.

## **4. Lender comes back with a decision.**

Your Lending Specialist will give you a call to let you know how your loan application is going. At this stage the lender may defer their decision pending some further information.

## **5. Formal Approval.**

Your Mortgage Specialist will contact you once the lender has formally approved your loan. For housing loans, this means there are no conditions other than signing the loan contract. A letter will be sent to you to confirm the approval. We can also forward this to your Real Estate Agent and Settlement Agent on your behalf.

## **6. Loan Documents.**

### ➤ **Housing Loans**

The lender or its solicitor will prepare the loan contract and mortgages for you to sign. Some lenders send these to our office while others send them directly to you. If you would like assistance to sign these, please give your Lending Specialist a call.

### ➤ **Personal Loans/Equipment Loans**

Your Lending Specialist will contact you and arrange a time either at your home or office to execute the loan documents.

## **7. Settlement.**

### **➤ Housing Loans**

Once your contracts have been returned to the lender, they will be checked to ensure everything is in order prior to settlement. At this stage, your settlement agent will then call the lender to book your settlement. Once your settlement has gone through, your Lending Specialist will call to congratulate you and a letter will be sent to confirm this.

### **➤ Personal Loans/Equipment Loans**

Once your contracts have been returned to the lender, they will be checked to ensure everything is in order prior to settlement. Once your settlement has gone through, your Lending Specialist will call to congratulate you and send confirmation to the dealer/supplier and a letter will be sent to confirm this.

## **8. Ongoing Relationship/Referrals**

Please do not hesitate to contact us at any stage after the settlement of your loan. We are always more than happy to help you or your family and friends with any queries you may have.