

## S and P agreement

Once price agreed and signed - Agent to send agreement to lawyer and Investor Solutions Ltd

Finance approved, builders report, other conditions organised

Arrange insurance. Cert of currency to go to lawyer

**On confirmation day**  
Lawyer to check you are happy with all conditions and can confirm- pay deposit

## Pre - settlement

Branch will call you to open bank accounts

Lawyer will call you to go in and sign mortgage documents

Arrange movers  
Redirect mail  
Give notice to landlord (21 days)

Inspect property day before. Advise lawyer of anything that needs rectifying before settlement

## Settlement

Forward balance of deposit to lawyer a few days before

Advise lawyer of your contact details on settlement day

Make arrangement to pick up keys

Start move

## Moving house

Start packing well in advance, identify rooms for boxes, label boxes

Arrange change of address at post office

Ensure animals are looked after during move

First loan repayment is either fortnight or month after you move in, depending on which option you choose