














# What happens when

	Milestone	What happens
	Telephone Call	<ul style="list-style-type: none"> <li>• First chat about what you want to do</li> <li>• Ask for your phone number and email address</li> <li>• Email link to online Client Information Form</li> </ul>
	Preliminary Loan Assessment	<ul style="list-style-type: none"> <li>• We do initial calculations based on your information from the Client Information Form</li> <li>• Create ideas on how to proceed ready for our first meeting</li> </ul>
	First Meeting <b>Date</b> / / 2018 <b>Time</b> ..... <b>Location</b> .....	<ul style="list-style-type: none"> <li>• Explain what we do and how we achieve results for you</li> <li>• Complete Client Needs Review</li> <li>• Discuss your needs and requirements</li> <li>• Collect documents as required</li> <li>• Discuss possible lender/loan options</li> </ul>
	Final loan assessment and lender choices	<ul style="list-style-type: none"> <li>• We complete your calculations</li> <li>• Email you lender and loan options to review</li> <li>• Prepare loan application documents for your preferred lender ready for our next meeting</li> </ul>
	Second Meeting (As Required) <b>Date</b> / / 2018 <b>Time</b> ..... <b>Location</b> .....	<ul style="list-style-type: none"> <li>• Confirm lender and loan selected meets your requirements and objectives</li> <li>• Complete loan application forms</li> <li>• Complete Credit Proposal &amp; Quote( compliance)</li> <li>• Check we have all your documents</li> </ul>
	Submit Loan Application <b>Date</b> / / 2018	<ul style="list-style-type: none"> <li>• We load and submit your loan application to the chosen lender</li> <li>• Keep in contact with lender to answer any further questions</li> <li>• Regularly check your application progress</li> </ul>
	Conditional Approval <b>Date</b> / / 2018	<ul style="list-style-type: none"> <li>• We call or email you to notify you of the conditional loan approval (or formal approval) depending on the lender</li> <li>• Contact you if the lender requires any more information</li> </ul>
	Formal Approval <b>Date</b> / / 2018	<ul style="list-style-type: none"> <li>• Call you to congratulate you on your formal loan approval.</li> <li>• Email you a copy of the approval</li> <li>• Email your conveyancer/ solicitor a copy of the formal approval notice</li> <li>• If buying a property you can confirm finance</li> </ul>
	Loan Documents Issued	<ul style="list-style-type: none"> <li>• We will email you when the Lender has sent your mortgage documents</li> </ul>
	Loan Documents Signed <b>Date</b> / / 2018	<ul style="list-style-type: none"> <li>• We can go through these with you or you can go through them with your conveyancer/solicitor</li> <li>• Return Documents to Lender/Lenders solicitor</li> <li>• Lender checks documents. If all ok they will be 'ready to settle'</li> </ul>
	Settlement <b>Date</b> / / 2018	<ul style="list-style-type: none"> <li>• We will call you to confirm settlement has happened. If this is a purchase you can arrange to pick up your keys</li> </ul>
	Post Settlement	<ul style="list-style-type: none"> <li>• We mail your personalized <b>Home Loan Organiser</b> folder to keep your documents in one place</li> <li>• Contact you 30 days after settlement to confirm first loan payment completed ok</li> </ul>
	Ongoing Support	<ul style="list-style-type: none"> <li>• Monthly enewsletter, “ <b>Mortgage News, Views and Clues</b>” emailed to clients</li> <li>• Happy Loan Anniversary email sent on each loan settlement anniversary</li> <li>• Ongoing phone and email support-We're never far away</li> </ul>