



Redi.Lend First Home Buyer Checklist, Your hands-on guide to buying your first home

1. Know Your Budget

- Work out your borrowing capacity with Redi.Lend: \$_____
- Factor in extra costs: stamp duty, legal fees, moving costs: \$_____

2. Check Government Schemes

Redi.Lend helps you make the most of available support. Am I eligible for:

- First Home Guarantee?** Yes No
- First Home Owner Grant?** Yes No
- Stamp duty concessions?** Yes No

3. Pre-Approval Made Simple

- Get pre-approved with Redi.Lend and note your approved limit: \$_____

4. Define Your Must-Haves

Redi.Lend helps you prioritise what really matters. Write down your top priorities:

- Bedrooms/Bathrooms/Car Parking: _____
- Location needs/Transport Infrastructure: _____
- Lifestyle features/Local Schools: _____

5. Start House Hunting

- Attend open homes – take notes and photos
- Use a simple Redi.Lend score sheet to compare:
Property A: ___ /10 | Property B: ___ /10

6. Professional Support You Can Trust

- Talk to your Redi.Lend mortgage broker
- Coordinate with your solicitor/conveyancer

7. Make Your Offer

- Decide on your offer: \$_____
- Set your maximum budget with confidence: \$_____

8. Negotiation & Contract Review

- Negotiate terms if needed (price, inclusions, settlement date)
- Have your solicitor/conveyancer review the contract carefully
- Confirm any special conditions

9. Finalise Finance

- Ensure your loan is formally approved
- Confirm all finance documents and insurance are in place
- Keep Redi.Lend updated on any changes

10. Settlement Prep

- Ensure all funds are ready in your account
- Complete a final inspection
- Celebrate your new home!