



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!