

MORTGA[💡]E GUIDE

A BUYER'S LOAN GUIDE FROM APPLICATION TO
SETTLEMENT



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*Home is where love resides,
memories are created,
friends and family belong,
and laughter never ends.*

- Unknown

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Mortgage Originating Process



Home buying is an exciting and rewarding experience, but it can also be the most challenging if you don't understand the mortgage process. Preparing for this journey and knowing what to expect will help you make the best decisions about your home purchase. This guide was created to help you navigate through the process and to provide the steps necessary to ensure a smooth closing.

Assessment of Financial Situation & Submit Application for Finance

Your loan file will be processed and submitted to Lender for an assessment

Your lender will issue a Pre-approval letter

Start the house hunting and get under contract

Formal Application

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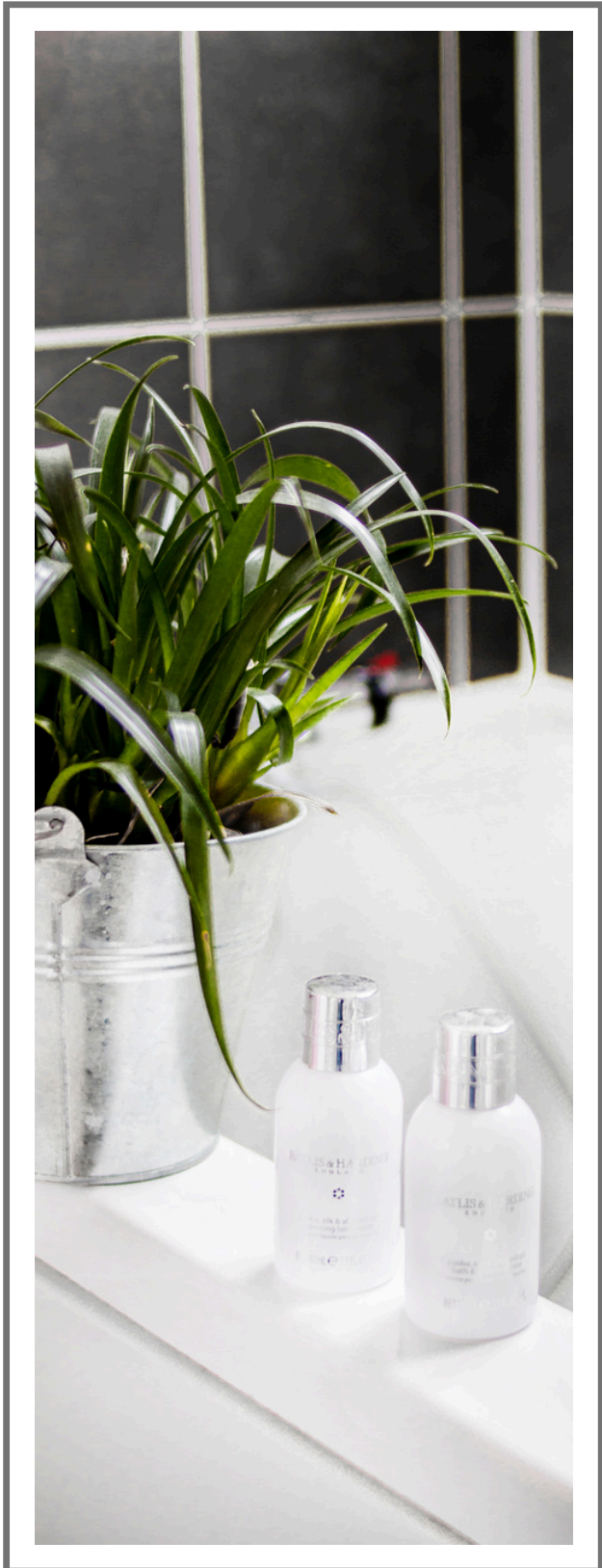
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Mortgage Process Explained



01 - Assessment of Financial Situation

Before applying for a mortgage, it's essential to assess your financial situation thoroughly. This includes evaluating your income, expenses, savings, and credit history. Understanding your financial capacity will help determine the type of mortgage you can afford. Thereafter Application Submitted.

02 - Lender's Assessment

The lender will assess your application, including a thorough review of your credit history, financial situation, and the property's value. They will determine whether you meet their lending criteria and whether the property is a suitable security for the loan. During this time, all necessary reports are ordered, such as your title search and tax transcripts, and all information on your application is verified such as bank deposits and payment histories.

03 - Pre-Approval

Getting pre-approved for a mortgage is an optional but highly recommended step. This involves submitting your financial information to a lender who will review and assess your creditworthiness. Pre-approval gives you an idea of how much you can borrow and can also make you a more attractive buyer to sellers.

04 - House Hunt

Armed with your pre-approval letter, you can now begin the house hunting process. Exciting times! Your real estate agent will present you with a list of properties that match your criteria and housing budget set by you and your lender. Once you identify your dream house, you will put in an offer. Your agent will know how to structure the offer. It may include contingencies or conditions that must be satisfied before the deal is completed. If accepted, you are officially under contract.

05 - Formal Application

Once you've chosen a property, you need to make a formal application for the mortgage. This involves filling out a detailed application form provided by the lender. You will need to submit supporting documents, including proof of income, identification, bank statements, and any other required documentation.

06 - Loan Offer

During this step, your accessor will review your information in great detail. Note that the accessor may come back with questions. Be sure to respond in a timely manner to ensure a smooth underwriting process. If your application is successful, the lender will provide a formal loan offer detailing the terms and conditions of the mortgage, including the interest rate, loan amount, loan term, and any fees associated with the loan.

07 - Legal and Valuation process

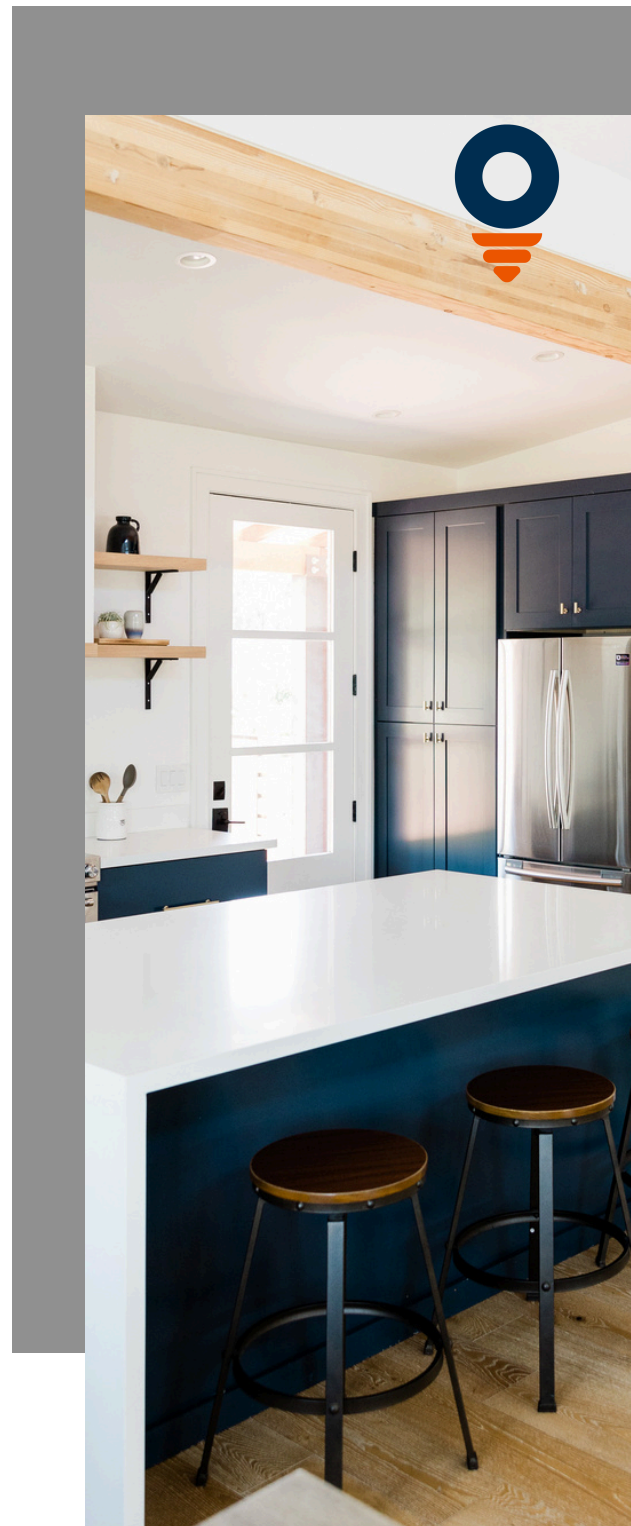
Before finalizing the mortgage, a legal process is undertaken, which includes preparing and reviewing the mortgage contract and property title. Additionally, a property valuation is conducted to determine the property's market value, ensuring it aligns with the loan amount

08 - Loan Acceptance and Signing

If you are satisfied with the loan offer and the property valuation meets the lender's requirements, you can accept the offer and sign the necessary documents. You may need to engage a solicitor or conveyancer to assist with the legal aspects of the process.

09 - Settlement

The settlement date is when the property officially changes ownership, and the mortgage funds are disbursed to the seller. This process is facilitated by your solicitor or conveyancer and typically occurs a few weeks after the loan acceptance. Congratulations!



Housing occupancy Facts

- 66% of Australian households owned their own home with or without a mortgage.
- 31% of households rented their home.
- Average weekly housing costs were: \$493 for owners with a mortgage; \$54 for owners without a mortgage; and \$379 for renters. (Data 2019-20; Source: ABS)



Obtaining a mortgage loan is no small step. However, qualifying isn't as difficult as you may think. The basic thresholds or minimum eligibility requirements are no secret and are actually not hard to meet. With a bit of knowledge and preparation, you'll be well-equipped for the qualifying process.

Are you a good credit risk?

When qualifying for a mortgage loan, lenders start by reviewing your completed loan application and your financial documents. Both sets of information together will paint a picture of your financial position and will provide the information necessary to pre-approve your loan. Lenders will then assess your ability to repay and will determine exactly how much you can afford. They want to know that your loan is a good risk and that your likelihood of default is low. Additionally, they will also ensure that your loan meets its lending policies and program guidelines.

To accomplish this, lenders will evaluate your loan based on four basic criteria. Let's dive into what they are as well as what financial documents lenders will require from you.

Credit Rating

One of the first things your lender will look at is your credit - credit rating/score and credit history. A high credit score typically means that you pay your bills on time, don't undertake too much debt and you watch your spending. A low credit score typically means that you fall behind on payments or you have a habit of taking on more debt than you can afford.

Credit rating also affects interest rates. Typically, the higher your credit score, the lower your interest rate will be. Conversely, the lower your credit score, the higher your interest rate.



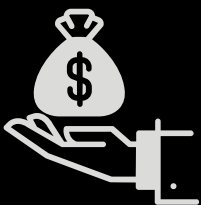
Common income sources:

- PAY-G
- Self-employment income
- Retirement
- Rental income

Income from other sources:

- Trust
- Child Support
- Disability
- Tax benefits A & B

**Talk to your Mortgage broker if you need to qualify using other income as this is not a complete list. Your Mortgage Broker will provide guidance on your income scenario, and selected lender based on your financial situation*



Income

The next thing a lender will look at is your income. There is no minimum amount but your lender does need to know that you have enough income to support your mortgage payment as well as your existing debt obligations.

The income lenders will accept can take various forms. It doesn't have to be a salary. Lenders will consider income as long as it is stable, predictable, and expected to continue. If you are applying with a co-applicant, income (as well as debts) from both may be factored.

Income is considered steady from a lender's perspective if you've received it consistently from the same line of work or the same source over the last two years and if you expect to continue receiving it for the next three years.

Note that a two-year work history will be required although less experience/work history may be considered by lenders, for which talk to your Mortgage Broker. If you have a gap in income during this period, it may be ok but be prepared to explain away the gaps. Lenders will also require documentation to prove income and calculate your debt-to-income ratios.

Debt-to-Income (DTI)

Your DTI ratio is the amount of debt you have relative to income, including your projected mortgage payment.

If your DTI is too high, you'll either have to buy a cheaper home or pay off debts before you try to borrow for a house.

Assets

The next thing a lender will look at is your assets. The reason is two-fold: Do you have enough liquid assets to cover your down payment and settlement costs and is it properly sourced? (Unfortunately, mattress money will not be accepted since there is no paper trail). Lenders will need to document where your source of funds are coming from as only verifiable assets are accepted. Be prepared to submit three months of bank/asset statements.

If your down payment will be coming from a donor such as a parent, your lender will also need a Statutory Declaration from your donor clearly stating that it is a gift and not a loan that you will have to pay back.

Collateral

Lastly, lenders want to ensure that the home they're financing is in good condition and is worth the purchase price. They will require an appraisal on the home and will determine how much you're allowed to borrow based on the appraised value. Lenders typically do not lend above the home's value (unless it's a specialty loan such as a renovation loan where the value increases upon completion).

If the value comes in at or higher than the offer price, you're in good shape. If it comes in lower than the offer price, you will have to make up the difference or renegotiate the offer price or talk to your mortgage broker if another valuation can be arranged

When lenders review your bank statements, they will also look for any large deposits as that may signify recently opened debt or suspicious activity. Try to avoid any large deposits in the months prior to your home purchase if can't get ready with an explanation & proof of source. This will eliminate the added loan conditions, any re-conditions, and explanation letters addressing deposits.

Acceptable Source of Funds:

- Savings/ Checking account
- Income
- Gifts
- Inheritance
- Sale of Assets
- First Home Owners Grant
- Equity from another property
- Govt. Schemes



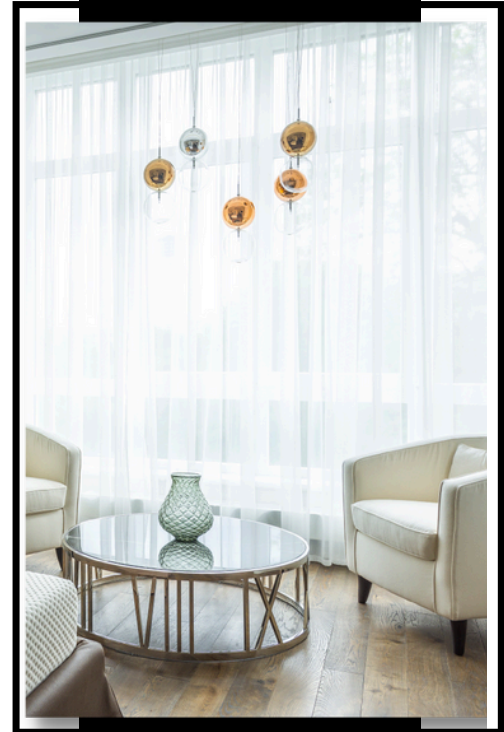
Mortgage Tip

Loan Documentation



Every mortgage loan may be different and the common items are listed here. Please note that we have made efforts to streamline the document requirements, however, some lenders may have specific policies that require additional documentation. Be ready to submit these along with your application:

- Acceptable form of ID- Driving Licence, Passport,
- Medicare card
- Two-year residential address history
- Two-year work history
- Income verification - Employer info
- Most recent ATO income statements or Tax assessment Notice
- Two recent Computerized pay slips showing YTD
- Three months of bank statements
- Copies of 6 months' bank statements of existing mortgage notice (in case of Refinance only)
- Council rate notice (in case of Refinance only)
- If self-employed - ABN registration, last 2 year's business tax returns, last 2 year's bank statements, and business balance sheet & Profit & Loss Statement



Mortgage Payment Composition



Your mortgage payment is a significant portion of your monthly expenses; therefore, it is important to understand its composition.

PRINCIPAL

The principal is the part of your payment that goes towards paying the outstanding balance of the loan. This is the amount borrowed.

INTEREST

Interest, on the other hand, is the part of your payment that goes towards the costs of borrowing the principal. It is the money you pay your lender in exchange for giving you the loan. For the first several years, your mortgage payment will be primarily paying interest.

TAXES

No matter where you live, you'll have to pay property taxes on your home. These taxes go to your local government to fund things like schools, roads, and fire departments. This portion of your payment may not be a part of the mortgage re-payments instead it is paid ongoing which is based on the size of the land. Different state-wise. **Check before your buy**

INSURANCE

Homeowner's Insurance This is the portion of your payment that is applied to your homeowner's insurance premium. Insurance isn't legally required to own a home,

But lenders do require it to protect their interests.

Lender's Mortgage Insurance (LMI)

If your down payment is less than 20%, you will be paying Lender's mortgage insurance (LMI) to protect the lender against default.



Loan Programs



When it comes to mortgage loans, one size does not fit all. There are a number of loan programs available in the market but not all will be the right one for you. Each program is tailored to a specific need, borrower, or scenario.

This section describes the common loan programs and highlights the main characteristics of each loan.

Variable Rate Home Loan

This is one of the most popular types of home loans in Australia. The interest rate on a variable rate home loan fluctuates with changes in the official cash rate set by the Reserve Bank of Australia (RBA) or changes in the lender's cost of funds. Borrowers benefit from potential rate decreases, but they also bear the risk of rate increases.

Conventional loan characteristics:

- Interest rate fluctuation
- Market-driven Interest rates
- Rate change during Loan term
- Flexibility
- No Break costs
- Partial offsetting
- Redraw facility

Fixed Rate Home Loan

With a fixed rate home loan, the interest rate remains unchanged for a specific period, typically between 1 to 5 years. This provides borrowers with certainty in their repayments during the fixed term, regardless of interest rate movements. However, fixed-rate loans may have limited flexibility and features compared to variable rate loans.

Fixed Rate Home loan characteristics:

- Interest Rate certainty
- Protection from a Rate increase
- Limited flexibility
- Break Costs
- Suitable for Budget planning
- Rate lock option during the application process



Split Rate Home Loan

A split rate home loan allows borrowers to divide their loan into two portions, with one portion on a fixed interest rate and the other on a variable interest rate. This option provides a balance between security and flexibility.

Interest only Home Loan

An interest-only home loan allows borrowers to only pay the interest component of the loan for a set period, usually between 1 to 5 years. After the interest-only period ends, the loan typically reverts to principal and interest repayments.

Principal and Interest Home Loan

In this type of loan, borrowers make regular repayments that include both the principal (loan amount) and interest. Over time, the loan is gradually paid off until it is fully repaid.

Construction Loan

If you're building a new home or doing significant renovations, a construction loan is suitable. Funds are usually released in stages as the construction progresses.

Low Doc Home Loan

Designed for self-employed individuals or small business owners who may have limited documentation of their income, a low-doc home loan requires less extensive financial documentation. However, it often comes with higher interest rates and fees.

Line of Credit Home Loan

Also known as an equity loan, this type of loan allows homeowners to access the equity in their property for other purposes, such as home improvements or investments.

Bridging Loan

Is a financial term referring to a short-term loan that is used to bridge a gap between the current financial situation and a future permanent financing solution. Bridging loans are typically taken out when someone is buying a new property but has not yet sold their existing property.

Reverse Mortgage

Available to seniors aged 60 or older, a reverse mortgage allows homeowners to borrow against the equity in their home, providing a source of income in retirement. The loan is repaid when the property is sold or the borrower moves out.



Non-Resident Home Loan

Designed for non-resident borrowers who wish to invest in Australian residential property, these loans have specific eligibility criteria and may have higher interest rates.

it is essential to research and compare the features, interest rates, fees, and repayment options of different loan types before choosing the one that best suits your needs and financial situation. Consulting with a Mortgage Broker can also be helpful in finding the most suitable loan for your residential property purchase

Mortgage Tip



Closing Costs

Closing costs are costs incurred to settle a property transaction. Some costs are paid to the lender while other costs are paid to third-party settlement service providers such as a title company or an appraisal company. These costs may vary case by case. Please check with your Mortgage Broker beforehand.



Application Fee

An upfront fee is paid to the lender to process and underwrite the loan.

Conveyancing or Legal fee

Engaging a solicitor or conveyancer to handle the legal aspects of the property purchase will incur fees. These professionals handle the transfer of ownership and ensure that the purchase contract is legally binding.

Lenders Mortgage Insurance (LMI)

Required if the down payment is less than 20%. Protects lender against default.

Appraisal/Valuation Fee

Lenders usually require a property valuation to determine the property's market value and suitability as security for the loan. Valuation fees are typically paid by the borrower.

Stamp Duty

Stamp Duty is a state government tax applied to property purchases. It varies depending on the property's value and the state or territory in which it is located.

Title Insurance

While not mandatory, some buyers opt for title insurance to protect against title defects or other issues related to the property's legal ownership.

Building and Pest Inspection Before purchasing a property, it's wise to have a building and pest inspection carried out to identify any potential issues. The cost of these inspections can vary based on the size and complexity of the property.

Closing or Settlement Fee

Some lenders may charge a loan establishment or set-up fee, which covers the administrative costs of setting up the loan.

Loan Establishment Fee

Some lenders may charge a loan establishment or set-up fee, which covers the administrative costs of setting up the loan.

Mortgage registration fee & Transfer fee

This fee is charged by the state government to register the mortgage on the property title.


Homeowners' Insurance:

Lenders often require borrowers to have home insurance in place to protect the property and the lender's interest in case of damage or loss.

Deposit : The first significant cost is the deposit, which is a percentage of the property's purchase price that you pay upfront. In Australia, a common deposit amount is 10% of the property's value, but this can vary based on the lender's requirements and government policies.



Mortgage Tips



The saying 'Preparation is the key to success' has never rung truer than when you're buying a home. The more you know and prepare today, the better your chances of securing a mortgage loan in the future.

Let's look at what you can do to ensure a successful homeownership.

Save money.

Most buyers already know to start saving for a down payment and closing costs well in advance of buying a home, but what is often forgotten is the true cost of homeownership which includes repairs and maintenance. The last thing you'd ever want is to deplete your bank account buying your dream home and not having the funds to make the necessary repairs. Save early and save plenty.

Check your credit report and know where you stand.

As you learned in this packet, your credit score is key to qualifying for a mortgage loan. It also determines the rate that you will be offered so the best practice is to pull your credit and check your score. If it could use some improvement, now is the time to work on it. Make all your debt payments on time and keep revolving account balances low. Credit card balances of less than 30% are good but less than 10% is best. Recommended to check before the start of the mortgage process.

You can check your credit at <https://www.equifax.com.au> and eligibility criteria apply for a free copy. Do share with your Mortgage Broker, if you access it beforehand.

Clean up credit blemishes.

Believe it or not, errors on your credit report are common. They include identity errors such as wrong name or address and reporting of accounts belonging to another person with a similar name, incomplete reporting status like closed accounts reported as open or accounts incorrectly reported as delinquent, data management errors such as accounts listed multiple times, and balance errors such as incorrect reporting of balances or credit limits. As you can guess, these errors can adversely impact your much-desired credit score. Best practice - review your credit report for errors and get them corrected. You can fix the credit rating to some extent, talk to your Mortgage Broker How?

Get a pre-approval letter.

When you are ready to search for your perfect house, set an appointment with your lender to start the pre-approval process. This will tell you how much you are pre-approved for and how much home you can afford. You don't want to start house hunting without it as you can very well be out of your price range whether it be too high or too low. Don't lose out on your dream home searching in the wrong price range!

Sit tight and don't make changes.

Don't make any financial changes that would impact your loan. Switching jobs, getting a new car, making big purchases on credit, co-signing for a loan - these are some common yet avoidable mistakes that may stop you from closing your loan and buying your dream house. Hold off on big changes. (Yes, lenders will do a credit refresh and employment verification right before closing to ensure that nothing has changed since your pre-approval or your conditional approval). So, sit tight, close on your loan, and enjoy your new home!

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*Don't wait to buy real estate.
Buy real estate and wait.*

- Robert G. Allen



Frequently Asked Questions

What is LMI? Under what situations it is applicable?

Lenders Mortgage Insurance (LMI) is a fee that the client must pay if they are borrowing more than 80% of the property's value. This fee protects the lender from losing money if the client fails to pay back the loan. LMI can be included in the loan amount, and it can range from a few hundred to several thousand dollars, depending on the loan size and the property value. However, some lenders offer LMI waivers for certain workers who are considered to have a stable and high income, such as doctors, lawyers, engineers, and accountants etc.. These workers can borrow up to 90% of the property value without paying LMI, which can save them thousands of dollars in upfront costs. For more details contact or ask your Mortgage Broker.

What is LVR? How is it used by lenders in making interest rate decisions?

The LVR, or Loan-to-Value Ratio, is one of the key factors in determining the interest rate for a client. It is the percentage of the loan amount relative to the value of the property or the purchase price of the home. The lower the LVR, the better the deal for the client. A low LVR means a low risk for the lender and a lower interest rate might be on the cards for the borrower. Therefore, it is advisable to negotiate the best deal based on your LVR and financial situation.

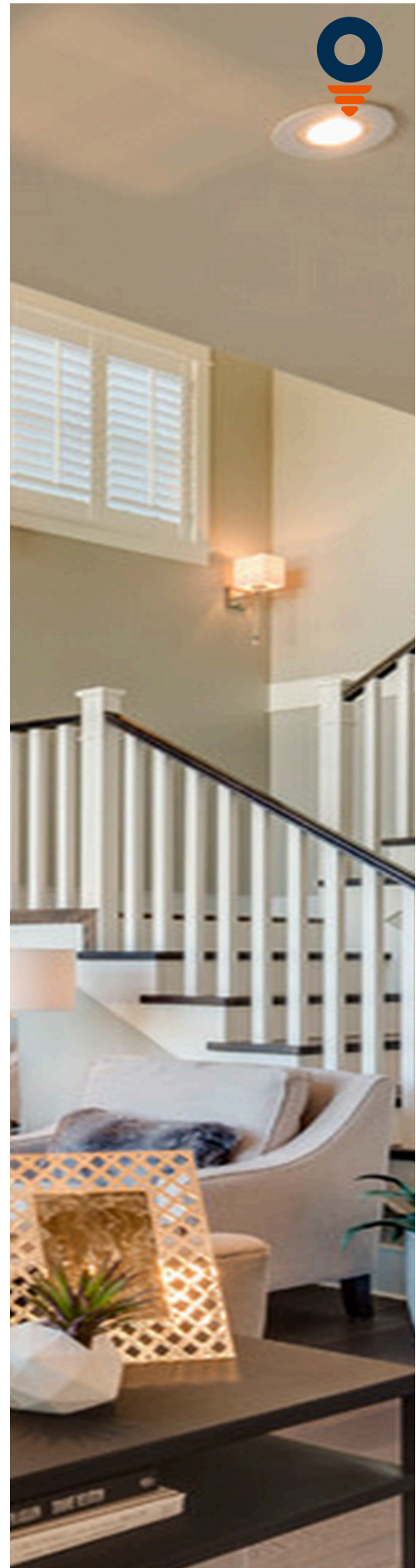
What "Equity" means in the context of home loans and how it is calculated?

Equity in a home loan is the amount of money that you own in your property, after subtracting the remaining mortgage balance from the current market value. For example, suppose your property is worth 500,000 and you have 300,000 left to pay on your mortgage. Then your equity is \$200,000. However, this does not mean that you can access \$200,000 for buying another property. Your eligibility for a home equity loan or line of credit depends on your financial situation and the lender's policy. Usually, lenders will allow you to borrow up to 80% of the property value. So, in this case, you can get a maximum of \$100,000 (80% of 500,000 minus 300,000) from your equity. You can use this money to fund the down payment on another house although current terms and conditions as per lenders policy are applicable as these calculations are indicative only.

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"A mortgage is a tool that allows dreams to become bricks and mortar."

- Salvatore Scro



Frequently Asked Questions

What is the Comparison rate?

The comparison rate is a useful tool for borrowers to understand the true cost of a loan. It combines the interest rate and the fees and charges associated with the loan into a single percentage. This way, borrowers can compare different loan offers more easily and accurately. However, the comparison rate may not reflect all the costs and benefits of a loan, as it is usually based on a standard loan amount and term (\$150,000 over 25 years). Therefore, borrowers should also consider their own circumstances and needs when choosing a loan.

How much deposit do I need to buy my first home?

The deposit you need to save depends on several factors, such as the type of loan, the lender, and the amount you want to borrow. However, a general rule is to save at least 10 to 20 percent of the price of the property you want to buy. A larger deposit will reduce the amount you have to borrow, which will lower your repayments and interest costs.

How much can I borrow?

The amount of money you can borrow for a home loan is influenced by various factors, such as your credit score, your current debts, your initial deposit, and your employment situation. However, some lenders may be able to offer you a loan with a high Loan to Value ratio (LVR) i.e., 90 percent, which means you can borrow up to 90 percent of the value of the property you want to buy, not including government fees. It is always advisable to consult a Mortgage Broker to get an estimate of your borrowing.

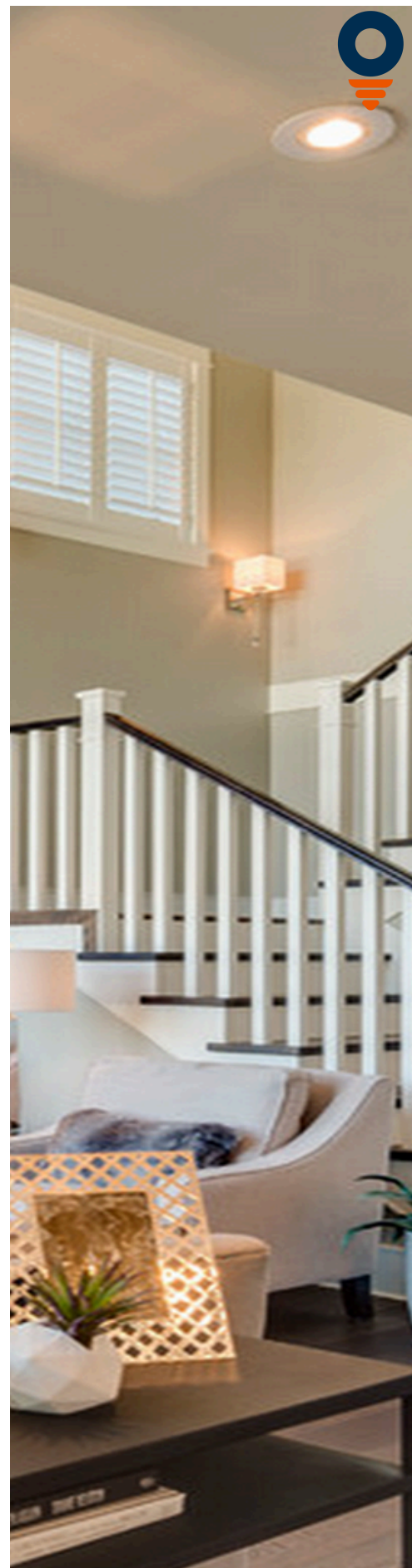
How does my credit rating affect my borrowing capacity?

One of the most important steps before applying for a loan is to check your credit rating. Your credit rating reflects your past borrowing and repayment behaviour, such as how many loans you have taken, what types of loans they are, and whether you have paid them on time. Any missed or delayed payments will lower your credit rating and make it harder for you to get approved for a loan. A Mortgage Broker can assist you in improving your credit rating by advising you on how to manage your debts and repayments before submitting a home loan application.

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“A mortgage is an investment in your life, not just a loan for a house.”

- Unknown



Frequently Asked Questions

How can I decide which mortgage is best suits to my financial situation?

To make an informed decision about your mortgage options, you need to weigh several aspects, such as your present income and expenses, your objectives, and your plans for staying in your home. Your Mortgage Broker can assist you in assessing your situation and finding a solution that suits your current and future needs.

Why it is important to choose a Mortgage broker over a single bank for a Home loan application?

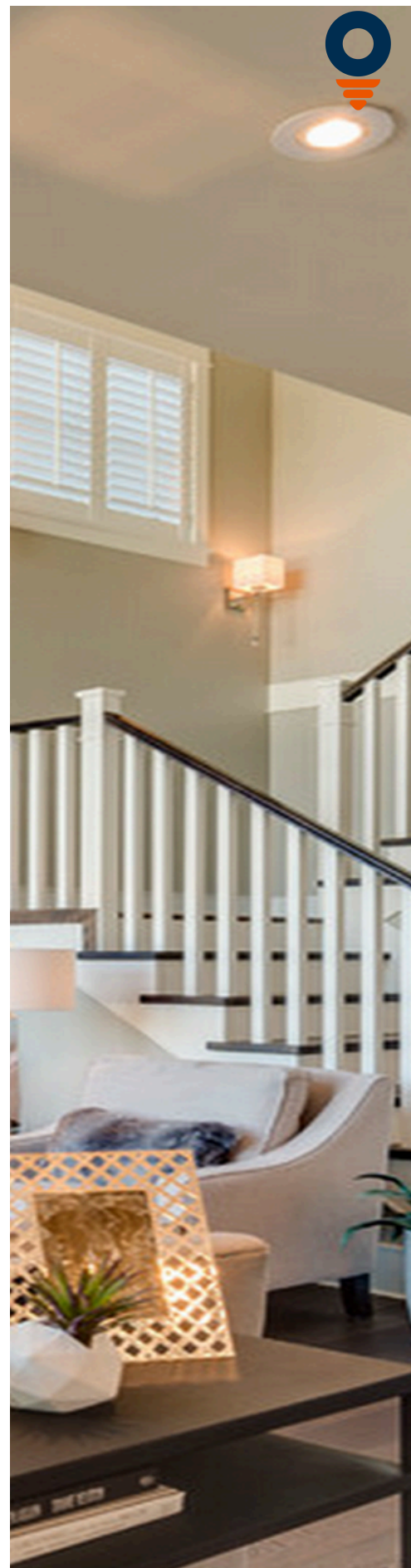
A Mortgage Broker has access to a range of lenders and can help you find the most suitable loan for your financial situation. A Mortgage Broker is required to act in your best interest and offers you the best possible solution from their panel of lenders. However, if you go to a bank directly, they will only offer you the best deal with their own products. This means you might miss out on a better deal from another lender and end up paying more interest than you need to. Therefore, it is advisable to consult a Mortgage Broker instead of a bank when looking for a home loan.

Do I have to pay a fee to access Mortgage Broking Services?

No, you do not have to pay any fees for most of the mortgage services we offer. A Mortgage Broker is get paid by the lender for bringing them a new customer. This way, Mortgage Broker can help you find the best mortgage deal without charging you extra. But do ask your Mortgage Broker beforehand.

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“A mortgage is a bridge that spans the gap between renting and owning, leading you to the shores of stability.” - Anonymous



Frequently Asked Questions

What is the difference between the Interest rate and the comparison rate offered by the Lender?

The interest rate and the comparison rate of interest are two different ways of presenting the cost of borrowing from a lender. They both provide valuable information to borrowers but serve different purposes.

1. Interest Rate: The interest rate is the percentage of the principal amount charged by the lender as the cost of borrowing money. The interest rate is a straightforward figure, and it doesn't take into account any additional fees or charges associated with the loan. For example, if you borrow \$10,000 with an interest rate of 5%, you'll pay \$500 in interest over a year.

2. Comparison Rate: The comparison rate is designed to provide a more accurate representation of the total cost of a loan, including both the interest rate and any additional fees and charges associated with the loan. It is expressed as a single percentage figure. The purpose of the comparison rate is to help borrowers compare different loan offers from various lenders on a more equal basis. The comparison rate includes not only the interest rate but also any upfront fees, ongoing fees, and other costs that are part of the loan package. This could include application fees, annual fees, account-keeping fees, and more. For example, if a loan has an interest rate of 5%, but it also comes with \$200 in fees, the comparison rate might be slightly higher than 5% to reflect the true cost of the loan.

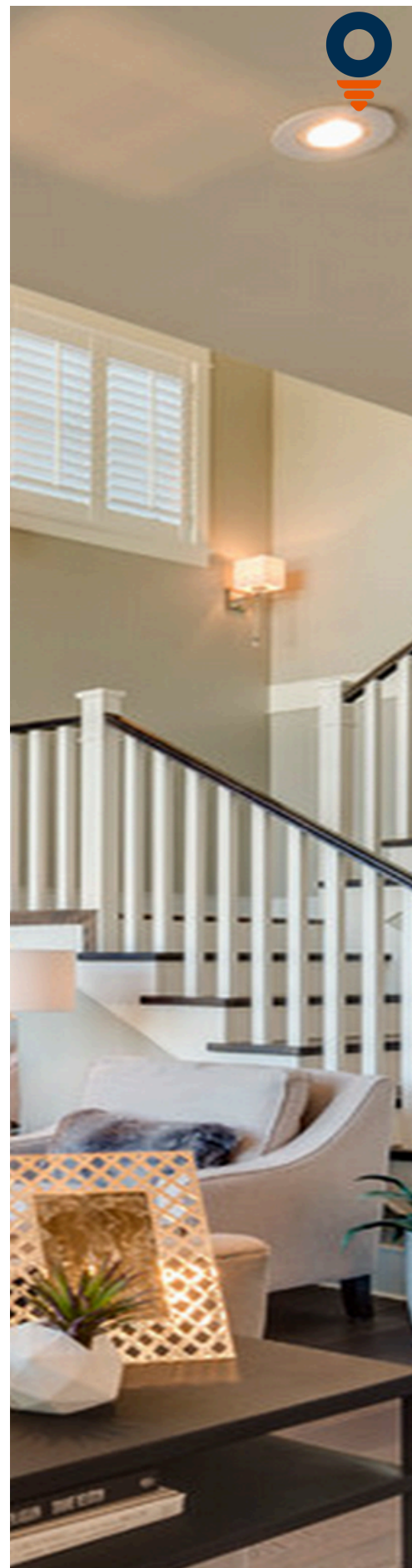
It's important to note that the comparison rate is based on specific assumptions, such as the loan term and the loan amount. Therefore, it's crucial to compare comparison rates for loans with similar terms and amounts to get a more accurate comparison.

If you still have any other question please contact us

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“A mortgage is a long-term commitment, so it's important to choose a lender who you trust and who understands your needs.”

- Jay Farner



Important information

Home Guarantee Scheme

The Australian Government supports eligible home buyers to buy a home sooner. Check your eligibility on <https://www.nhfc.gov.au>

First Home Owners Grant

The First Home Owner Grant is a government initiative designed to assist first-time homebuyers in Australia. It's essential to visit the official website of the revenue or treasury department of the state or territory in which you are planning to buy a property to get the most current and accurate information about the First Home Owner Grant. Each state or territory government will have specific details about their respective schemes, including eligibility, grant amounts, and application procedures. e.g. for South Australia <https://www.revenuesa.sa.gov.au>

Australian Government MoneyHelp

This section of the MoneySmart website provides practical tips and resources to help people manage their money, including information on mortgages and dealing with financial hardship. click here <http://www.moneysmart.gov.au/money-help>

Mortgage Calculators

There are several types of mortgage calculators available, each designed to help with a specific aspect of the mortgage process. To access the calculators click [here](#)

When comparing loan offers from different lenders, it's recommended to look at both the interest rate and the comparison rate. The interest rate helps you understand the cost of borrowing the principal amount, while the comparison rate gives you a better idea of the overall cost of the loan, including fees and charges. This way, you can make a more informed decision about which loan option is the most suitable for your needs



Mortgage Tip



Satwinder Maan

Mortgage Broker

CRN: 540065



Credit Representative of RED ROCK BROKERS
GROUP PTY LTD | Australian Credit Licence
Number 405961).

Looking for the Right Home Loan?

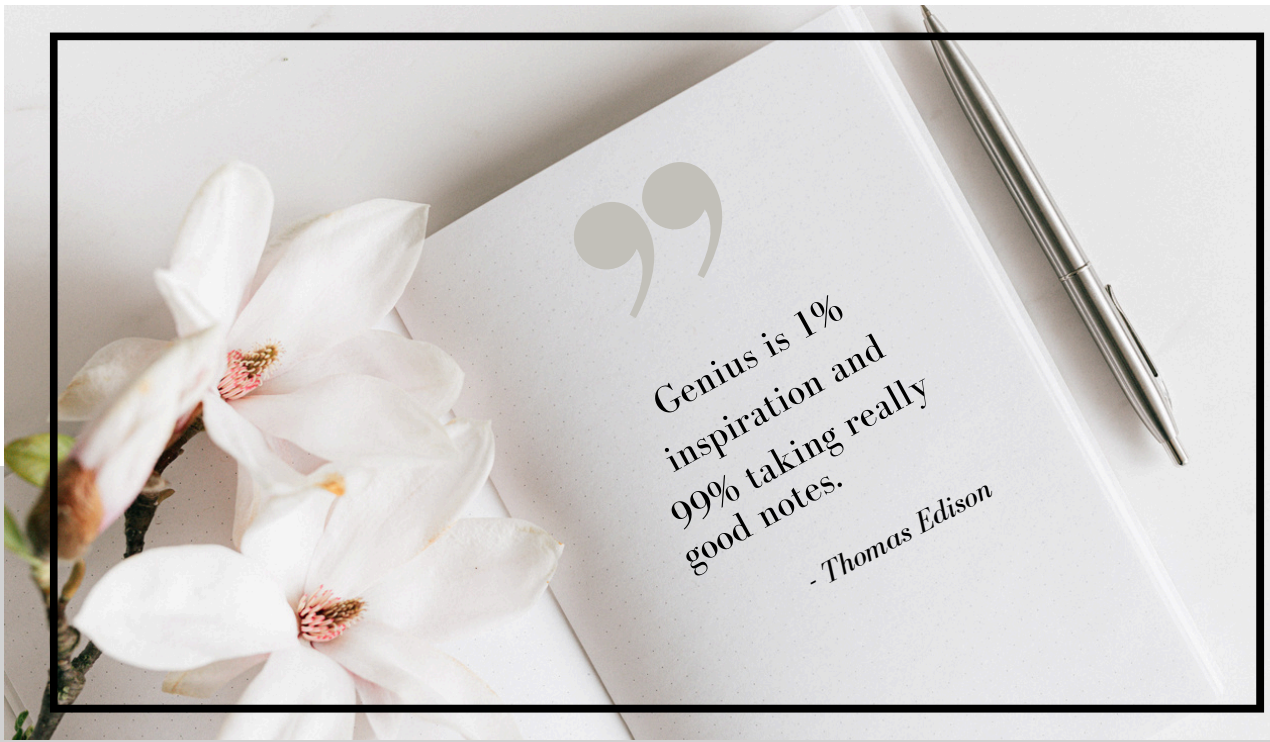
LET'S TALK

FREE MORTGAGE CONSULTING FOR

- ✓ Purchase
- ✓ Refinance
- ✓ Build or Renovate
- ✓ Access equity
- ✓ Consolidate debts
- ✓ Find a better deal



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Notes:
