



choice
HOME LOANS

Home Loan
Specialists



Making Mortgages Easy

- Choice Home Loans will take the hassle out of getting a mortgage
- Land & construction or established home loans
- Refinance loans to invest or consolidate debts
- Changeover loans from home-to-home
- Home equity loans (line of credit)
- Determine how much can you borrow
- Up to 97% home loans inclusive of Lenders Mortgage Insurance (LMI)

Now available

is an on-site representative for a no obligation 5-minute finance appraisal.

**Call 1300 2 CHOICE or
Email info@choiceloans.com.au**



Australian Mortgage
Brokerage of the Year

Enjoy up to **0.8%*** off your home loan's standard variable rate when you build with Porter Davis & choose Choice
Own your dream home now. **Low deposit home loan options now available!**

Speak to a Home Loan Specialist today!

SRB Financial Services P/L trading as Choice Home Loans
CCR 396684 of BLSSA Pty Ltd Australian Credit Licence Number 391237

Casey Corporate Centre, Ground Floor, 58-60 Victor Crescent, Narre Warren, VIC 3805
T 1300 2 CHOICE F 03 9768 9817 E info@choiceloans.com.au

ACN 091 829 408 ABN 69 091 829 408

* Conditions apply and Subject to individual lender criteria.





Construction Home Loan Specialists



Individual

- 1 Make appointment to see Bank Manager
- 2 Complete Application
- 3 Follow up Pre-Approval
- 4 Follow up Fixed Price Tender
- 5 Fax Fixed Price Tender & House Plans to Bank
- 6 Follow up receipt of Fixed Price Tender by Bank
- 7 Follow up Build Contract, plans & specifications
- 8 Fax Build Contract to Bank
- 9 Wait to Receive Unconditional Approval
- 10 Follow up Letter of Offer and Mortgage Documents
- 11 Fax copy of Letter of Offer to Builder
- 12 Organise Signing of Letter of Offer and Mortgage Documents
- 13 Return Letter of Offer and Mortgage documents to Bank
- 14 Follow up Bank to confirm receipt of Letter of Offer and Mortgage Documents
- 15 Organise copy of Council Approved Plans, Builders All Risk Insurance, HOW Certificate, Building Permit from Builder
- 16 Fax copy of Council Approval Plans, Builders All Risk Insurance, HOW Certificate, Building Permit to Bank
- 17 Follow up receipt of Council Approved Plans, Builders All Risk Insurance, HOW Certificate, Building Permit by Bank
- 18 Confirm Settlement with Bank/Builder
- 19 Commence Construction

Choice Home Loans

- 1 Make appointment to see Choice Home Loans
- 2 Complete Application with Home Loan Specialist
- 3 Organise to sign Letter of Offer and Mortgage Documents (Return them to bank)
- 4 Commence Construction

Let Choice Home Loans do the work for you!

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