

House & Land Package

APPLICATION

Home Addressed





Date: ____/____/____2013__

Client name: First _____ Surname_____

Phone:

Email:

Address:

FHOG: Yes No

Deposit: Yes No

How much can you put towards your home? \$ _____

Employment:

Type of work:
Employer:
Salary per annum:
Length of time at present job
Other income

Defaults: Yes No

Details such as:
amount
when they occurred
have they been paid

If your parents own their own house, would they be willing to give a guarantor loan of 20% or less? Yes No

Home Addressed © 2013

Current rental pm: \$

Preferred living area: 1 _____ 2 _____

How many bedrooms 3 brm 4 brm

Process:

After the initial assessment we:

- Send you some plans and prices
- If you like what you see and would like to proceed, we require \$500 (see condition below)
- Refer you to one of our lending channels.
- Determine your borrowing capacity
- Draw up a contract and receive a conditional approval
- Work with you to find or create a suitable house and land package.
- Pay a deposit of \$3K which is credited towards your house price together with the \$500
- We then meet with the builder for you to make your selection

\$500 deposit:

refundable if the loan **does not** proceed because you are an unsuitable candidate for a loan. It is **not refunded** if you decide not to proceed.

We are committed to the process of finding you a home and work hard to do so. We need to know that you are also committed. When your application proceeds the \$500 is credited to your purchase price.

\$5K-\$7K offered to suitable candidates to contribute towards the house price. Conditions apply.



Yes I understand and I wish to proceed.

Signature _____

Bank Details:

BANK	People's Choice
NAME	Home Addressed
BSB	805 050
Acc/	438 9002

GENERAL INFORMATION:

Please note that all properties are **turn-key** which means they are landscaped, fenced and ready to move into.

The builders are flexible as to where they build but the preferred areas located west, south east and north of Melbourne eg Cranbourne, Point Cook, Wyndham Vale, Werribee, Tarneit, Truganina, Epping, Mernda, South Morang because land is readily available. If you have your own land, they can also build on it.

We endeavour to help people who have been unable to save the 20% deposit usually required to buy a house. We work with the builder and land developer to arrive at a price that is suitable for their budget.

In order to qualify you will need the following criteria:

- **Employed and earning \$60K or more**
- **The ability to pay for settlement costs (remember, you have approximately 6 months to save these upon signing contract)**
- **The ability to comfortably service the loan**

We encourage client to still apply if they have defaults as we may be able to help them.

If you have any questions please feel free to call on 0419524421

Please note that if you have defaults we are able to explore the Rent To Buy option. You will be placed on our register and when a property becomes available, we will notify you

PLEASE SEND COMPLETED APPLICATION TO:

H&L@homeaddressed.com.au

OFFICE USE ONLY:

Approval Application	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Approval Bank	Yes <input type="checkbox"/>	No <input type="checkbox"/>
\$500 paid into account	Yes <input type="checkbox"/>	No <input type="checkbox"/>
\$3K paid into account	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Meeting with builder	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Examples of house plans can be seen below:

THE MELROSE

AREAS	
Residence	132.83 m ²
Garage	30.31 m ²
Porch	1.97 m ²
Total:	174.11m² 18.76 sq



THE KARA

AREAS:	
Residence	137.45 m ²
Garage	39.43 m ²
Porch	4.44 m ²
Total:	181.32 m² 19.62 sq

