

## Contract Stage

1

### Offer and Acceptance

Your real estate agent should provide you with a copy and they will send to us the original with instructions, enabling LJ Hooker Settlements to start the settlement process.

2

### Settlement Tracker

You will be updated every step of the way by sms & email via our web based program "Settlement Tracker".

3

### Introductory letter

You will receive an introductory letter and Authority to Act from LJ Hooker Settlements Please sign & return as soon as possible.

4

### Pay Deposit

Make sure your deposit is paid on time to the Real Estate Agent's office as nominated on the Offer of Acceptance Contract.

5

### Free Home Settlement Insurance

Exclusive to LJ Hooker Settlements we will provide to you the option to take up this Free Home Settlement Insurance, which will cover the property for the buyer from the time your offer is accepted right through to Settlement at no cost. \*Conditions apply

6

### If finance is required

Should finance be required, you must provide a copy of the O&A to your Broker or Bank so approval can be arranged. Your first home buyer application should be completed with your Finance/ Broker/Bank.

7

### Approval of finance

When finance is approved, please arrange for your financial institution to send a copy of the approval letter to your Real Estate Agent by the date required.

## Settlement Process Stage

8

### Personal Contact

Your Settlement Agent will personally call & discuss all details of this transaction.

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### Important Documents

LJ Hooker Settlements will send you important documents for signing including the Transfer of Land.

10

### Sign Mortgage Documents

Contact your Bank to sign mortgage documents if required. This process takes approx 10 working days to process once signed.

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### Special Conditions

Ensure your conditions ie building inspections or termite reports are conducted on time. A pre-settlement inspection can be arranged with your Real Estate sales person prior to settlement.

12

### Settlement Statement

Will be sent to you and your Bank detailing the amount of funds required by you prior to settlement, ie. Stamp Duty, settlement fees, etc.

13

### Stamp Duty

Must be paid to us as part of the transaction prior to settlement. Your conveyancer will advise when payment is required.

14

### Certificate of Insurance

You will need to arrange a Certificate of insurance over the property (Unless vacant land). If Bank Finance is involved then your Bank will have to be registered as an interested party.

15

### Title Insurance

Information about this product will be supplied to you from us. Title insurance provides cover against risks which are inherent in the real estate transaction.

## Settlement Effected Stage

16

### Congratulations!

You will be notified immediately when settlement occurs. Congratulations, enjoy your new home. We hope that you will use LJ Hooker Settlements for the sale or purchase of your next property.

17

### Sellers obligation

It is the sellers obligation to hand the keys to the Buyer by 12 noon the day following settlement, unless prearranged.

18

### Confirmation of Settlement Letter

Confirmation of Settlement Letter will be sent to you with the final statement showing adjustments of rates, taxes etc.

19

### Title deeds

The title deeds will be sent to you by registered mail, or if mortgaged a copy identifying you as owner will be forwarded to you by post. This will take approx 4 weeks after settlement.

Now we can settle  
your nerves as well

**LJ Hooker**

**LJ Hooker Settlements**

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