



## Home & Land Packages: How do they work?

### Step 1: Figure out what you want, and why

Before you take the first step, you need to figure out what you're after. Having a clear notion of what you want from it helps shape your decisions about where to build, what to build, etc.

### Step 2: Get a pre-approval

Talk to your bank or broker to find out how much you can borrow. You need to get a pre-approval before starting your search for your dream house. This way, if you find a package you like, you can act on it quickly.

### Step 3: Figure out where you want to build and what you want

Instead of just thinking of affordability, consider travel time, access to shopping malls, parks, schools and other amenities as well.

- Are you after a big block of land, or a small house on a big block?
- How many bedrooms do you need?
- Are you looking for a single storey or a double storey home?

### Step 4: Explore the suburbs and the market

Drive by the suburbs and talk to a few developers and builders. If you're going to build in a greenfield suburb, look at the masterplans.

With the research under your belt, come and see us. We devote our expertise and resources to create a bespoke house that caters to your needs.

### Step 5: Book the land

Book the package promptly - the supply of suitable lots is slim in the best of times. Our competitively priced home and land packages don't stay long in the market.

### Step 6: Settle the land

This is when you finalise your loan and settle the

parcel of land. In general, your mortgage will be split into two parts:

- Loan for the plot of land
- Construction loan

### Step 7: Finalise the plan for approval

At this stage, we will work closely with you to finalise the plan. You will be paying the initial installment of the build price to us, and then we lodge the plan for approval with DA or CDC.

### Step 8: Selection of colours, fittings and flooring

This is an exciting time. You will need to choose all the colours, tiles, bricks, benchtops, carpets, appliances and a whole bunch of other items!

We will be guiding you through the whole process, because it can often be quite overwhelming – but quite rewarding nonetheless!

### Step 9: Construction commences

You will receive regular updates during the construction process. We will be sending through invoices for progress payment once we complete each stage – from slab, frame and brickwork to the practical completion stage.

### Step 10: Final inspection

Once we finish building your house, we will ask you to join us for a walk-through and inspection. We go over every little detail of the house and based on your inputs, the finishing touches are made to get the house ready for you to move in.

### Step 11: Project completion and hand-over

Once all the points raised during the inspection are tackled, the house is ready for you. We hand over the keys to your house so you can turn it into your home!