Checklist for your settlement

Why do I need a checklist for settlement?
Buying a house is a very exciting time and having your finance organised for settlement is extremely important.

This check list will help you plan for your settlement and make sure that you have budgeted correctly and avoid having any unexpected last minute expenses.

Settlement checklist
To ensure your settlement goes smoothly, make sure you have enough funds to cover the following government and associated charges.

Your mortgage

Mortgage duty	$
Mortgage registration	$
Valuation	$
Mortgage preparation	$
Mortgage insurance (if applicable)	$
Settlement and searches	$

Your solicitor/conveyancer

Solicitors/conveyancer fee	$
Council searches	$
Agency fee (if applicable)	$
Administration fee	$

Government

Stamp duty on transfer	$
Rate adjustments	$
Water and sewage adjustments	$
Memorandum of Transfer (Qld)	$

Other charges

Body corporate adjustment	$
Building report	$
Pest inspection report	$
Geological reports (if applicable)	$
Deposit	$
Insurance	$

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We are here when you need us
We are dedicated to making this your best home loan experience. So if you have any questions at any time throughout the buying process simply call us on 5559 5110 or email us at info@wilsonnational.com.au

Important Note
You will need to insure your home, and arrange a Certificate of Currency, that clearly states Permanent Custodian Limited as the Mortgagee before settlement (Insurance to be effective from the day of settlement). The insurance amount must be equal to the replacement value of the home, as indicated by our valuation report.

Non bank innovation

Checklist for your settlement (continued)

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