



TO DO LIST

Buyers

- Take out cover note to insure property.
- Notify us that contract has been signed.
- Make appointment with financier.
- Make inquiry of removalists as to availability and consider making tentative booking.
- Provide all documents needed to enable financier to process application.
- Arrange inspections by builder, pest controller or other inspector (if any) as per the contract.
- Notify us immediately:
 - Once reports received from builder, pest and other inspectors;
 - Once finance approval received from financier.
- Pay for inspection reports (if any).
- Pay stamp duty and legal costs to us by bank cheque or cash as requested, and return signed Client Service Agreement and Form 2.1 (if applicable) to us.
- Upon receipt of mortgage documents sign and return to financier or us.
- If not already done, tentatively book removalist.
- Sign and return copy of registered plan sent to you by us.
- One week before settlement, if not already contacted by us, contact us to see how matter is progressing.
- Approximately one week before settlement, contact:
 - Telstra;
 - Energex (or other electricity board); and
 - Gas company (if applicable)to arrange changeover on settlement date.
- Notify the following in relation to new address and contact details:
 - State/Commonwealth Electoral Offices;
 - Post Office;
 - Delivery people;
 - Family, friends and others;
 - Banks, share registries, building societies, insurance companies (life, vehicle, general);
 - Other relevant bodies concerning credit cards, social welfare payments, subscriptions, club membership, vehicle registration/driver's licence, tenants of investment properties.
- If applicable, arrange for re-direction of mail.
- Once we have confirmed settlement figures (or estimate thereof), ensure the loan from financier is sufficient to cover monies required on day of settlement, and if not, arrange to deliver balance of purchase money to our office prior to settlement (bank cheque/s). Once the settlement date has been confirmed with us, reconfirm date and time for removalist (ensure that removalist will not be at the property prior to settlement time unless other agreement has been reached with the sellers).
- Advise us of your forwarding address and telephone number (if different to address of property being bought).
- Ensure we have a contact phone number for you on the day of settlement in case of last minute hitches.
- Arrange final inspection of property with real estate agent for morning of settlement.
- Confirm with us that inspection has been done and arrange time for collection of keys from us or agent after settlement.
- Collect keys from us or agent once settlement has been completed.
- Move in.
- If not already done, arrange and pay insurance for household and contents insurance.
- If relevant, cancel any insurance cover on prior property.

For more information and advice please contact us in Mackay on (07) 4963 0888 or at mackay@mckayslaw.com.

Visit us online at www.mckayslaw.com

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