



# BUYERS TO DO LIST

- Let us know that the contract is now signed.
- Take out a cover note to insure the property (before 5pm on the next business day after the contract is signed)
- If your borrowing talk to your financier/broker.
- Provide the Contract and any other documents to your financier/broker so your application can be lodged.
- Arrange inspections (payment is usually required beforehand):-
  - building
  - pest, pool
  - body corporate roll inspection
  - any other inspections permitted under the contract.
- Return our Questionnaire & Instructions, signed copy of the registered plan and Form 2.1 (if applicable) before your Contract is unconditional.
- Pay duty and legal costs into our Trust Account (before your Contract is unconditional).
- Let us know the results of the inspections before their due date. We will confirm these dates for you.
- Keep in contact with your financier and let us know once finance approval has been received.
- Let us know if you need more time to organise finance or inspections.
- Let us know if the loan amount is not sufficient to cover the settlement monies as your bank won't tell us until a few days prior to settlement. You may need to either authorise your bank to draw on your other accounts to top up any shortfall or provide the shortfall to us.
- Find a removalist and consider making a tentative booking. Consider transport insurance.
- Sign and return mortgage documents to your financier. You will need to have your signature witnessed. We can do this.
- Let us know immediately if your circumstances change or if settlement may be delayed due to unexpected circumstances.
- Before settlement contact Telstra, Energex and the gas company to arrange for the changeover.
- Provide notice of your change of address. Some examples of who you may need to consider are below:-
  - Family and friends;
  - State/Commonwealth Electoral Offices;
  - Post Office (redirection);
  - Banks, insurance companies, super funds, accountants and share registries;
  - Department of Main Roads, registrations and driver's licence;
  - Tenants, Real Estate Agents, Body Corporate Managers;
  - Other bodies with regards to credit cards, welfare payments, subscriptions and memberships.
- We will provide you with settlement figures. **You should ensure that your financier can draw on your account for any shortfall or that you have provided these funds to us.**
- Arrange a final inspection of property with the real estate agent (day before or morning of settlement)
- Finalise your insurance and arrange for household contents to be included.
- Cancel any services and insurance in place for your prior property
- Call us to confirm that you are satisfied with your final inspection.
- Ensure that you are available and that we have a contact phone number for you on the day of settlement in case there is a last minute hitch.
- Collect keys from the agent once we confirm settlement has been completed.

## YOUR FEES

Professional Fee: .....

Search Estimate: .....

Duty .....

Title Office Fees: .....

Suite 1, Cannonvale Court t +61 7 4946 6670  
44 Coral Esplanade f +61 7 4946 6329  
Cannonvale QLD, 4802  
www.pdlaw.com.au