



# Considering a Construction loan?

## Finance made simple with Time Home Loans

Looking at building? Time Home Loans offers a fresh alternative. We are mortgage specialists who are 100% focused on offering you financing that stays in tune with your changing needs and provides expert construction finance advice, first time!

### Why Time Home Loans?

**5 minutes is all it takes to see how Time Home Loans could save thousands on your next financial choice! Time Home Loans can help. Here's why:**

- Choice:** We give you 'Freedom to Choose' with access to market leading rates and exclusive offers from over 25 different lenders.
- Fast service:** Fast turn around times and available 7 days a week.
- Experience:** Construction finance specialists – experienced in negotiating with lenders on your behalf.
- Peace of Mind:** We work for you – not the banks, and we aim to save you money on the finance we arrange.
- Grant approvals:** We make applying easy.

### Our services include:

- A variety of Home loans - construction, new, existing, first home and investment.
- Loans from specialised construction lenders.
- Variable or fixed Home Loans.
- Home Equity Loans (Line of Credit).
- Refinance loans to invest in a new home or consolidated debt.
- Optimum loan sourcing to your needs.

**For a free no-obligation consultation talk to your Time Home Loans broker today.**

# Our 4 step process to your new home..

Organising your finances and applying for a construction loan is not only time consuming but also complicated. Let us simplify your life by making the loan application process the easiest major decision you have made.

## USING A TIME HOME LOANS BROKER

## DOING IT YOURSELF

**1** Make an appointment to see a Time Home Loans Broker.

1. Make appointment with Bank Manager
2. Collect all required paperwork
3. Complete loan application
4. Follow up pre-approvals
5. Provide copy of pre-approval to sales consultant
6. Follow up fixed preliminary quote

**2** Complete an application with a Time Home Loans Broker.

7. Send preliminary quote & house plans to bank
8. Follow up receipt of preliminary quote with bank
9. Follow up receipt of building contract with bank
10. Follow up building contracts, plans & specifications
11. Send building contract to bank
12. Wait to receive unconditional approval
13. Follow up letter of offer & mortgage documents

**3** Sign letter of offer and mortgage documents.

14. Send copy of letter of offer to builder
15. Organise signing of letter of offer & mortgage documents
16. Return letter of offer & mortgage documents to the bank
17. Follow up bank to confirm receipt of letter of offer & mortgage documents
18. Organise copy of council approved plans, Builders All Risk Insurance, HOW Certificate & Building Permit from builder

**4** All done! Construction commences.

19. Send copy of council approved plans, Builders All Risk Insurance, HOW Certificate & Building permit to bank
20. Follow up receipt of council approved plans, Builders All Risk Insurance, HOW Certificate & Building Permit by bank
21. Confirm settlement with bank/builder
22. Phew!! Commence construction



Love your home. Love your loan. | [www.timehomeloans.com](http://www.timehomeloans.com)

Head Office: Suite 2, 17  
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One call... many options!  
Start a life changing  
conversation...

**Time Home Loans**

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