



HOME LOAN PROCESS CHECKLIST

1. Your R J S Loan Solutions staff member receives all necessary information, documents and a signed application.
2. Your loan application is prepared and submitted to lender by R J S Loan Solutions. We will inform you when your home loan application is submitted.
3. Your R J S Loan Solutions staff member informs you of conditional approval (or decline) of your loan application. You may need to provide further information.
4. The lender conducts credit check and other inquiries.
5. The lender assesses application and provides conditional approval (assuming there are no issues/concerns)
6. A valuer organises to inspect property, then writes and submits report.
7. Property valuation is received. We will inform you when we have the property valuation.
8. If mortgage insurance is not required: lender issues unconditional home loan approval and issues contracts. We will inform you of unconditional approval or if mortgage insurance is required, formal “sign-off” is sought from mortgage insurer
9. If relevant, mortgage insurer “sign-off” is received and an unconditional loan approval is issued. Your R J S Loan Solutions staff member informs you of unconditional