

## WHY is Pre-Approval so Important?






Getting pre-approval is one of the smartest steps you can take on your journey to buying a home.

It gives you a clear picture of your borrowing power, helps you budget with confidence, and shows sellers that you're a serious buyer.

With property competition remaining strong and lending conditions tightening, pre-approval provides peace of mind and positions you to act quickly when you find the right home.



## The Pre-Approval PROCESS

				
Meet The Birds	Gather Your Documents	Assessment & Strategy	Submit Your Application	Receive your Pre-Approval
<p>Let's meet for an initial consultation to discuss your loan requirements</p> <p>This usually takes approximately 45-minutes via a convenient meeting online</p>	<p>ID (passport, driver's license)</p> <p>Proof of income (payslips, tax returns)</p> <p>Bank statements (3-6 months)</p> <p>Details of existing debts (credit cards, loans)</p>	<p>It's time to present you your lending plan and make a recommendation</p> <p>This includes a quick follow up chat to run through the details and pick a lender</p>	<p>The team will lodge your pre-approval with your chosen lender</p> <p>Usually valid for up to 90 days</p>	<p>You'll get a conditional pre-approval confirming your borrowing limit</p> <p>You are now ready to make confident offers on properties</p>

## Key FACTS to Remember

Pre-approval typically lasts 60-90 days and can be renewed.

Involves credit checks and verification of income, expenses, assets, and debts.

Final approval is subject to contract of sale and property valuation, and any further checks required by the lender.

Application timeframes can range from 1 to 10 days depending on lender and complexity.

## READY to Take Action?

Contact us for expert guidance and a fast, reliable pre-approval process tailored to your unique needs.

Our streamlined process is designed to get you answers quickly, so you can start house hunting with confidence.