



HOME FINANCE

Call 1300 559 439 or visit stocklandhomefinance.com.au

Questions to ask potential lenders

Here are some handy questions to ask when you're looking for a home loan. Stockland Home Finance Specialists can help you answer these questions during the home loan consultation:

1. How much can I borrow?
2. What will my repayments be?
3. What types of loans are available?
4. Which lender is offering the most suitable option for me?
5. What fees and charges apply for my loan?
6. What government charges apply (e.g. Stamp Duty)?
7. What is mortgage insurance and will I have to pay for it?
8. Do I qualify for the First Home Owner's Grant?
9. How do I fill out the application form?
10. Do I need insurance with my home loan?

What documents should I bring to my consultation?

Once you've decided on the right loan, we'll help you get the documentation together. Here's an idea of what you'll need to include in your final loan application.

- Two most recent consecutive pay slips
- Most recent group tax certificate
- Bank statements for the last six months to show your savings history
- Evidence of term deposits, shares and other investments
- Statements for the last six months for existing home loans and personal loans
- Most recent credit card statement

If you're building a new home, Stockland Home Finance will help you work out what additional documents you'll need.