

Home Buying Process

Your Step-by-Step Guide



Buy Your Perfect Family Home in 5 Simple Phases



LET'S START

1.



Are you thinking about buying a home?

CONTACT US. SMS, WhatsApp or email and our friendly team will be in touch with you. Make an appointment with our sales office to visit our homes.

HOME VISIT. Our helpful team will show you around our homes so you can imagine the possibility

DECISION TIME. Choose your dream home that you want to buy.



2.



We will do an affordability check.

APPLICATION: We will help you complete the paperwork.

YOUR PART: What you need to do:

1. Fill in the application form.
2. Provide the relevant documents.
3. Ensure information provided is correct and meets the required standard.
4. Sign the Offer to Purchase.

WE WILL SUBMIT your affordability assessment.



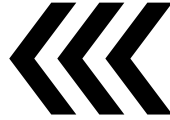
3.



Need financing? Apply for a home loan.

APPLY FOR FINANCE. We process all applications and prepare for submission to our bond originator who applies on your behalf to different financial institutions, a quick easy process.

WE CONTACT YOU WITH THE LOAN APPLICATION RESULTS. Our team will contact you to let you know what the outcome is.



4.



WHEN CAN I MOVE IN?

We advise the attorneys you accept the bond.

The bank sends an instruction to the attorney to draw up contracts.
To process the bank will need you to provide proof of Life Insurance as well as Home-Owners Comprehension Insurance. You have the option to accept banks insurance offer.

Book for "Borrowers Education Training"

Attorneys prepare bond documents which must be signed.

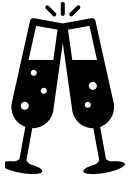
Set an appointment to sign bond documents and supply all relevant personal & FICA documents.
The bank processes the legal documents and gives consent to lodge.

Attorneys then lodge the transaction at the deeds office. The transaction now enters the preparation phase.

You're almost there! Your new Kiron Home is now registered in your name!
We will arrange date and time for the key-handover ceremony and undertake a final home inspection.

RESULT DECISION. Either Approved or Declined.
If approved, you can decide to accept the loan (bond) terms.
If declined it's not the end. You may be eligible to re-apply in a few months and options will be discussed with you.

5.



CONGRATULATIONS!
Welcome to the Kiron Family. Make memories and make it home!