



## Application Process

Here is your step-by-step guide to what will happen in the coming weeks.

### 1. Conditional Approval

Once we have completed your application, I will send it to your chosen lender. They will review it and we will contact you to let you know that your loan has been approved. Your property may need to be assessed by an independent valuer, if not already completed at loan lodgement.

Approximate timeframe:

### 2. Approval

Your lender will send a loan Approval letter and start preparing the loan contract.

Approximate timeframe:

### 3. Contract Preparation

The lender will instruct their solicitor to prepare the loan contract and send it to you. They will also liaise with your legal representative regarding any legal requirements

Approximate timeframe:

### 4. Signing the contract

Before you sign you should discuss your loan contract with your legal representative. Once signed the documents are to be returned to the lender. Most documents are sent via email for electronic signing.

Approximate timeframe:

### 5. Settlement

When all parties are satisfied that all loan documents are in order, the settlement can proceed

Approximate timeframes:

### 6. After settlement

Both your Lender and us will send you a letter confirming settlement.

Approximate timeframe:

**We will be happy to answer any questions about your loan.**

**Please contact us on:  
1300 499 880**

**Diamondmine Home Loans**

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