

House & Land Buying Guide

Here's a simple guide to the process of buying your house and land package at Oaklands Green.

BENEFITS OF HOUSE AND LAND PACKAGES

- **Savings** – stamp duty paid on land value only
- **Convenient** – we provide the house and land as a package which streamlines the build process
- **Fixed price** – you know what your financial commitment will be
- **Management** – leave the building management to us
- **Extra time to save** – knowing there are future releases gives you extra time to save if you need it



1

Determine What You Want

It's a good idea to have in mind the features you'd like in your new home and set your budget. You may wish to talk to your lender now if you need advice on what you can afford. View the Oaklands Green range at oaklandsgreen.com.au/now-selling for options and ideas.



2

Talk With Us

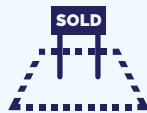
Once you know what type of house you want and the mandatory features, Richard can talk you through the house and land packages available at Oaklands Green that suit your needs and budget. At the end of this step you will have a house and land package in mind and will know the estimated cost. If you haven't already, it's a good idea to start talking to the bank now that you know what you'll need to borrow.



3

Organise Your Finance

When buying a house and land package, you will need a land loan and a construction loan. If you are borrowing money from a financial institution, Richard at Oaklands Green can provide you with the paperwork you'll require to arrange your finance. If you want to secure a specific home on a specific lot, you will need to provide a deposit to Oaklands Green and the builder.



4

Land Contract Signing

Once you have bank approval you're ready to sign your contracts! First, you'll be provided with a contract for the purchase of the land as part of the house and land package. Once this is signed you can finalise payment of your chosen lot. This payment is separate to the mortgage for the house build component of the package and the land payment is due in one lump sum.



5

Build Contract Signing

Your house contract is separate to your land contract. Along with the land contract, you'll also be required to sign the build contract. At this point your lender is likely to start your mortgage for this part of the house and land package.



6

Selections

At Oaklands Green, the house and land packages come with three colourway options for the interiors. Now that you have chosen your new home, talk with Richard at Oaklands Green who can take you through your selections.



7

Progress Payments

There will be certain milestones in your new home build that require payment. These will be provided to you at the time of contract signing and the bank will draw down from your mortgage and pay these as required.



8

Build And Handover

Watch your house take shape over the coming months and get ready to enjoy living at Oaklands Green. On completion, you'll be handed the keys to your new home at a 'handover' date agreed between you and your builder. Welcome to the neighbourhood!

