

START HERE

Are you planning to build or renovate? This document is a great starting point, designed to help you kickstart the process and gain some clarity on the steps you need to take before applying for a construction loan.

At FPW Group, we believe that informed planning is the key to success.

01	Have you spoken to your broker?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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02	Do you know what type of property you want to build or ideas for reno's?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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03	If you are building, have you done research on the suburb or area?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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04	Do you have cash put aside for a deposit?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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05	Have you written a list of things you'll compromise on in your build or renovation?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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06	Have you selected a builder?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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07	Have you engaged, or chatted to, a conveyancer?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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08	Have you started preparing your documents, such as payslips and IDs?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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If you've ticked everything off on the previous page, you're now ready to take the next steps. Below, we've outlined the documents and information your broker will require to initiate your construction loan application. Your broker will assess various lenders and their construction loan products, with the goal of finding the best loan product suited to the requirements of your project.

Build Contract

Your build contract contains information such as the Progress Payment Schedule, how long the project will take to complete, and the price.

Building Plans

Before your Construction Loan is approved, you'll need to provide building plans that provide the bank and their value information on the layout and build inclusions. You don't need to provide council-approved plans until the first progress payment.

Specifications and Inclusions

Your building specifications give the bank and valuer an idea of the finishes, design, quality of materials, and appliances that will be used in the property.

House and Land Package

If you are purchasing a house and land package, you'll also need to provide a copy of the *fully executed* land contract. This contract must include the address, purchase price, and settlement date.

CONTACT

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WHAT WE DO

At FPW Group, we understand that planning your future and making sense of your finances can be overwhelming and time consuming. Our point of difference is our team and the holistic approach we take in acting as your partner through every step of your home loan and property journey. We ensure your current needs and future goals are always at the forefront.

We have over 25 years of experience in mortgage broking, wealth creation strategies, and helping families achieve financial freedom. Each member of our team plays an important role in helping you, and your family, achieve your goals. Whether you're a first-time home buyer, a seasoned investor, or simply seeking some advice, our team is dedicated to helping you secure a strong and flexible financial future.



Getting a home loan is a big deal. Getting the right home loan with the right rate, is an even bigger deal. We do all the work for you, and compare loans packages from our panel of over 40 lenders. Want to chat? Reach out to us any time using the details below.

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HEAR FROM OUR HAPPY CLIENTS..

“continuously gone above and beyond, assisting us with our lending requirements. they take the stress out of a stressful situation.”

“great group to work with. extremely efficient, knowledgeable, and responsive across all elements. highly recommend.”

“helped us as a family to get back on track financially. they have gone above and beyond and treat us like more than just a client.”

“we were able to gain financial freedom. they were there every step of the way. we very much appreciate it.”

“always a delightful experience. they are always there to answer any questions. very personal and professional advice.”

“experience has been stressfree and they made the process enjoyable. they’re supportive and always available.”

“buying my first home in Australia was made easy. the continued support is second to none and i highly recommend their team.”

“always incredibly helpful and explain things really well. nothing is too much trouble. they do everything seamlessly.”

“a very smooth process and we were given lots of help and guidance. we are extremely happy.”