



Kinma Valley

# Home buyers guide



Your place to  
*live well*

 **lendlease** living

# Buyers guide

Choosing where to live is a huge decision, and we've made it our mission to ensure the process is as streamlined, transparent and simple as possible.



## 1. Seek financial advice

Before making the final decision to buy, speak with a financial broker or bank to understand your options.



## 2. Secure your block, home and land package or home

Kinma Valley is all about flexibility. Choose your builder and home design and take your pick from a wide range of easy-to-build on lots. Although this process differs slightly depending on what you're buying, generally you will be asked to sign a land contract and provide a deposit when your finance is approved. Before you sign, you should have a solicitor look over the paperwork.

Keep in mind that there are fees involved in buying a block of land, including government stamp duty, property searches, legal fees, mortgage insurance and finance loan fees. Your solicitor can help you understand which extra costs you need to pay.

To buy a house and land package, you enter into two contracts. One is with Lendlease to purchase the land, the other with the builder to build the house. Construction of the house cannot commence until the land is fully titled and you have settled it.



## 3. Contract unconditional and Transfer of Land

Once finance is approved and any conditions of your contract (such as finance etc.) are met, your contract becomes 'unconditional'. This means you're able to proceed with settlement of the purchase. Your solicitor now needs to inform our solicitor of this on your behalf.



## 4. Work with your builder

To maintain standards within Kinma Valley and protect your investment, all homes must comply with the Design Guidelines. Spec homes and home and land packages can be pre-approved, but generally the builder will need to submit your plans to Beveridge Williams for approval on behalf of Lendlease.

Our display village builders have been carefully selected for their quality reputation, and their willingness to take you through the details. Once you've chosen your home design\*, your builder will help you select a floor plan and discuss any upgrades you need that will suit your lot. At this time, your home design will also need to be approved by Beveridge Williams on behalf of Lendlease. Your builder will give you a building contract, and you will need to pay a percentage of the build price as a deposit, which varies from builder to builder. Prior to signing, be sure to take notice of the holding time frame of the build price.



## 5. Keeping you in the loop

The time between when you sign your contract and settlement can vary. We'll send you regular project updates to your email inbox to let you know how things are progressing. During this time, we'll also send you updates about our community and events to help you get excited about your new home.



## 6. Settlement

Things are really happening now! Make sure you put your settlement date in your diary and maintain close contact with your solicitor.

On the settlement day, you need to pay the remaining balance of your purchase. To avoid any disappointing delays, make sure that funds are available from your financial institution before your settlement date.

Once all the relevant mortgage documents are signed, the land title will be transferred into your name.



## 7. Building your dream home

Now that your block of land has settled and your plans are approved by Beveridge Williams on behalf of Lendlease, your builder will then submit the plans for building works and plumbing approval. Once approved, the builder can start construction.

Progress payments are made at various stages of construction – from putting down the slab and erecting the frame, to lock-up and practical completion. Your builder will invoice you at the completion of each stage and your lender or broker can help you arrange these payments.

Safety is very important during the construction process. Your builder must comply with workplace health and safety regulations, and they'll let you know when it is safe to go on-site. It's important that you don't take a sneak peek during construction without your builder present!

Your builder should keep in regular contact with you during the build.



## 8. Moving day!

Congratulations! Your new home is now ready. Pick up the keys from your builder, move in and prepare to celebrate. Meet your neighbours, join a community group, explore the local area, and enjoy your new life at Kinma Valley.

\*Subject to Design Approval.



# Kinma Valley

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1800 861 908 | [kinmavalley.com.au](http://kinmavalley.com.au)

We acknowledge the Traditional Owners of country throughout Australia and recognise their continuing connection to land, waters and community. We pay our respect to them and their cultures and to Elders past and present.

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