

SETTLEMENT GUIDE









YOUR SETTLEMENT JOURNEY

At Gen Fyansford, we're passionate about delivering tailored service and support that matches the life enriching residential communities that we know you'll enjoy.

This guide will help ensure your settlement experience runs smoothly, providing a step-by-step summary of everything you need to know for a successful journey through the process.

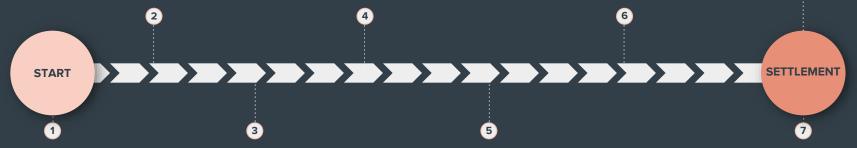


YOUR SETTLEMENT TIMELINE



Ensure you have appointed a legal representative and financial institution.

Our solicitor contacts your legal representative, confirming that your title is registered, and settlement is within 14 days. Settlement day where you take ownership of your lot. Your bank or legal representative, takes the title on your behalf.



Sign your contract subject to the subdivision of your lot.

Apply for your formal loan approval at least 3-4 months before settlement.

Your legal representative finalises the necessary documents needed by you and your financial institution. Commence your home construction in accordance with the Gen Fyansford Design Guidelines.

HOW LEGAL SERVICES HELP YOU SETTLE

Your Legal representative is a solicitor or a licensed conveyancer who can assist you with your purchase transaction.

They will provide you with legal advice as well as assist with the preparation of documentation and the managing of communication on your behalf.

YOUR CONTRACT

- Upon request can provide you and your bank a full copy of your contract once signed by the Developer.
- Take you through your legal obligations and any legal questions you may have.
- Help you avoid any settlement delays to avoid being in breach of your contract.
- Manage any extensions that may be needed due to extreme circumstances.

YOUR LOAN

- Ensure that your bank receives all the necessary documentation in readiness for settlement. These include but are not limited to a title search, fully executed contract, relevant statutory declarations, Transfer of Land, etc.
- Work closely with your bank to advise them of the status of your settlement so they are prepared.

BOOKING

 They will book in your settlement with our solicitor and your bank.



OTHER FEES & ADJUSTMENTS

- Works through how much you need to pay Gen Fyansford at settlement.
- They will need to factor any Adjustments which are Council Rates, Stamp Duty or other fees and charges necessary.

FUNDS BY YOU AT SETTLEMENT

They will advise if you are required to make up a shortfall of funds after your available loan amount. You should already know this after working through your loan with your bank or broker. It is recommended that you hand deliver this to your legal representative a day before settlement if possible or as instructed by them.

ATTEND SETTLEMENT

 They will attend the settlement on your behalf and hand over the required funds and documentation required.

The above is intended as a guide only and you should seek the advice of your own independent professional advisers. The Developer does not provide legal or financial advice and this guide should not be relied upon as such.

AFTER SETTLEMENT

Our entire team is here to help you through the settlement process...

It is important that your home complies with the design requirements (provided as part of your contract of sale).

Construction of your home needs to start within one year of settlement, and be completed within two years (including garage, driveway, fencing and retaining walls).

The landscaping of all gardens visible to the public (street or reserve) must be completed within six months of the certificate of occupancy being issued.

If you would like to propose a change to your design after we have provided approval, please call our Sales Team first, and we will guide you in the right direction.



FREQUENTLY ASKED QUESTIONS



How will I find out my lot is titled?

Our solicitor will notify your legal representative as soon as your lot has formally been titled, when they will contact you.

Can I inspect my lot before settlement?

Once the site is declared safe you will be notified that your lot is open for you to inspect.

Do I have to attend settlement in person?

Normally you are not required to attend settlement. Your Legal Representative and bank will attend on your behalf to meet with our solicitor – this can occur in person or electronically.

What if I can't meet the settlement date?

Once settlement has been triggered you have 14 days to settle. If you can't meet this date you will need to advise your legal representative as soon as you know. It is important to ensure you are ready early enough to avoid any breach and penalty charges.

Will all services be available at my allotment once settlement has occurred?

Yes. All services including gas, water, electricity and fibre will be available for connection by your builder or architect during the construction of your home. You will need to ensure that when you move in, you contact the service providers you wish to continue the services with.

How do I submit my design application?

When you are happy with your design and your builder is ready to submit for approval, please submit at www.ngdd.com.au (please refer to the Gen Fyansford Design Guidelines for further details).

When will the parks, surrounding amenity and other works be completed?

For any updates relating to works on our project, please contact our settlements team at GenFyansford@rpmrealestate.com.au

We will also continue to provide you with relevant updates throughout your journey.

CONTACT

If you have any questions or require assistance, please see the below contact details...

Phone: 1300 392 673

Email: GenFyansford@rpmrealestate.com.au Hours: 12pm - 5pm Saturday to Wednesday



