

The background of the slide is a scenic photograph of a coastal town. In the foreground, there is a wide, sandy beach with gentle waves lapping at the shore. Several people are visible walking along the beach and swimming in the water. In the middle ground, a dense residential area is built into a hillside, with numerous houses and buildings. The sky is clear and blue. The overall composition is bright and inviting, suggesting a desirable location for buying or selling a home.

The Ultimate Checklist Once You Buy/Sell Your Home

ym Legal & Conveyancing

Things to do as soon as possible



Sign mortgage documents with your lender or broker

If you have received your mortgage documents, make sure you sign them immediately and return them to your lender or broker. The sooner you do this, the quicker the finance will be available. If you have not received your documents, do not wait. Contact your broker or lender immediately.



If you are eligible for a Government Grant or Stamp Duty reduction/exemption, ensure your application form is completed

Complete your application form, if you are eligible, and return it to your lender/broker, together with certified copies of your identification documents listed on the application. Failure to return the forms in a timely manner may result in the grant not being available on the day of settlement. And remember, no money, no home.



Removalist Organised

Contact removal firms and get quotes and ensure they have a free slot to move on the day you want.



Schools and school buses

Contact your new local authority for an information pack about schools in the area. Notify the current school's head teacher of your child's leaving date. Once the new school has been sorted out order new school uniform if needed.



Doctors, dentists and opticians

If you are changing area research new practices to join and let your current GP know you are moving. Liaise with your hospital if you are undergoing regular treatment.



Stocks and shares

Tell the registrar of any change of address, you will find details of how to do this on your certificates or dividend documentation - or ask your broker to do this.



De-clutter

Start clearing out cupboards and the loft or basement. Sort out rubbish. Sell unused items on eBay, or give them away to a charity shop. Don't wait until after the move - why spend time and money moving things you no longer want.

Things to do a month or more in advance



Removalist

when the removal company representative calls make sure you point out anything that is not to go - otherwise the price you are quoted will be incorrect.



Packing

If you are planning on doing this yourself, begin at least two weeks before your move. Naturally, start with things that you will not need access to. Label boxes (with labels that can't fall off) with the details of their contents (try to be specific) and the room in which they are to be placed at the new address. Pack heavy objects with the lighter ones: do not over-strain boxes or backs. If you have a loft, basement, garage or shed don't forget them.



Freezer

Try to start using up the food in the freezer unless you are moving a short distance and have made arrangements with the removal firm about moving the frozen food.



Hotels

If you need hotel accommodation during the removal, book your hotel well in advance, especially if the move occurs during the summer months.



Pets

Make arrangements to book pets into kennels/cattery etc. or for friends/relatives to look after them during the move. Arrange for the transfer of your pet's records to the new vet.



Car

Get it serviced, especially if you are going on a long journey.

Things to do 2 to 4 weeks in advance



Bank

Notify your bank of your change of address. Don't forget about any items that are retained by the bank for safe keeping.



Credit/Store cards

Notify any credit card companies of your change of address and also notify any card protection insurers that you may have.



Standing Orders and Direct Debits

Give your new address to companies with which you have a hire purchase agreement or a loan.



Australian Tax Office

Notify the Australian Tax Office quoting your reference number and your Tax File Number (this can be found on your last tax statement).



Social Security Benefits/Centrelink

Contact Centrelink office and advise them of the change in address.



Pension and Superfund

Advise your superfund and each of the private schemes you are a member of about your change of address. This may involve contacting previous employers.



Private Medical Insurance

Advise change of address and /or research new schemes.



House insurances

As well as notifying them of a change of address find out whether your current home insurance policy covers your possessions during the move and whether you change of address means a change in premium. Also, make sure you have the right buildings cover on your new home. Once you have sorted out your insurance, provide a copy to your lender/broker and your conveyancer.



Other Insurances

Notify your broker or individual insurance companies: motor, life, pet and other insurances.

Things to do 2 to 4 weeks in advance



Driver's Licence

Visit the RTA online or at a branch and update your details.



Roadside Assistance

Inform them of your new address and moving date.



Parking

If you will need a parking permit at your new address find out what documents and proof the issuer will require and whether or not you can apply in advance. If not you may need to sort out temporary or visitors' permits for the short term.



Landlord/Tenant

Give appropriate notice to vacate or advise tenants of any change of landlord.



Post Office

The Post Office prefers at least seven days' notice for the redirection of your mail. This can only be done over the counter at the Post Office.



Foxtel/Satellite TV

Does your current supplier offers a service in your new area and if you plan on sticking with them inform them and find out whether you need any new installation at the new site. If going with a new supplier then give notice to your old company and sign up with new supplier and arrange details.



Mobile Phone Providers

Contact providers including your internet provider and advise your change of address and the date from which you wish your new number to operate. Give at least two weeks' notice.



Subscriptions

Notify all organisations/clubs/charities to which you subscribe of your new address. Don't forget magazines that you get through the post either.



Things to do 1 to 2 weeks in advance



Does your conveyancer have all the documents they need from you?

Ensure all the paperwork is signed and returned to your conveyancer. If you are unsure, contact them to confirm everything is in order.



Organise extra monetary funds for the purchase

Ensure any funds you will be contributing to the purchase are readily available at least 72 hours prior to settlement.



Change of address

Begin to notify people of your change of address.



Electricity and gas

Contact your existing company and advise your new one of when you are to move into your new home. Give at least a 48 hours' notice for your meters to be read. Electricity supply is now competitive.



Loyalty cards

It is easy to forget to tell the issuers of loyalty cards so make a list which one you have. Many allow you to do it online.

Things to do with one week to go



Employers, past and current

Don't lose track of outstanding employee benefits such as pension schemes, and don't forget to notify your current employer of your move now.



Items on Loan

Return borrowed items to your friends and neighbours and get back anything you have loaned that you want returned.



Dry Cleaning

Collect all remaining items.



Locksmith

It is sensible to change the locks on your new property as you have no idea who has a copy of the existing keys so organise a locksmith to change locks on the day you move or shortly after.



Prescriptions

Check you have adequate prescription medicines to cover the moving period.



Children

If possible arrange childcare on removal day. It's not a good look if you leave them at the old premises.



Things to do 3 days before you move



Organise money for settlement

If you are contributing money to the purchase of the home, your conveyancer will email you a breakdown of money required for settlement.



Survival kit

Pack a bag with a change of clothes, night clothes and essential toiletries. Include a survival kit for the other end: light bulbs, toilet rolls, torch, scissors, candles, screwdriver, pliers, allen key, matches, paper towels, utility knife, PVC tape or sellotape, cash and a note of important telephone numbers such as estate agents and conveyancers. Put this box in the boot of your car. It might also be sensible to have bin bags, shelf liners, some cleaning equipment handy in case the property you are moving into is not spic and span. Plus, you might be tempted to include a bottle of champagne to celebrate your move.



Laundry

Do last-minute laundry. If you plan to store for an extended period, keep back clothes for the opposite season.



Keys

Ensure that the keys for your new home are going to be available.



Organise a time to make your Final Inspection of your new home

Call the Real Estate agent and make a time for the day before settlement to inspect the property before you settle. This is known as a Final Inspection. Make sure the home is in the same condition as it was at exchange of contracts. Has all rubbish removed? Are all the inclusions there? To prepare for settlement, watch our YouTube video on Preparing for Settlement. You'll find it on our website too.



Things to do 2 days before you move



Fridge

Empty, defrost and dry out your fridge /freezer if you are planning to store for any period of time. Food stuffs cannot be moved into storage. If the removal men have quoted to move your freezer with contents (over a short distance), place the contents in polythene bags so that they can be lifted out quickly to facilitate the movement of the freezer.



Pantry

Make sure any packets, bottles or jars are sealed with tape to prevent spillage.



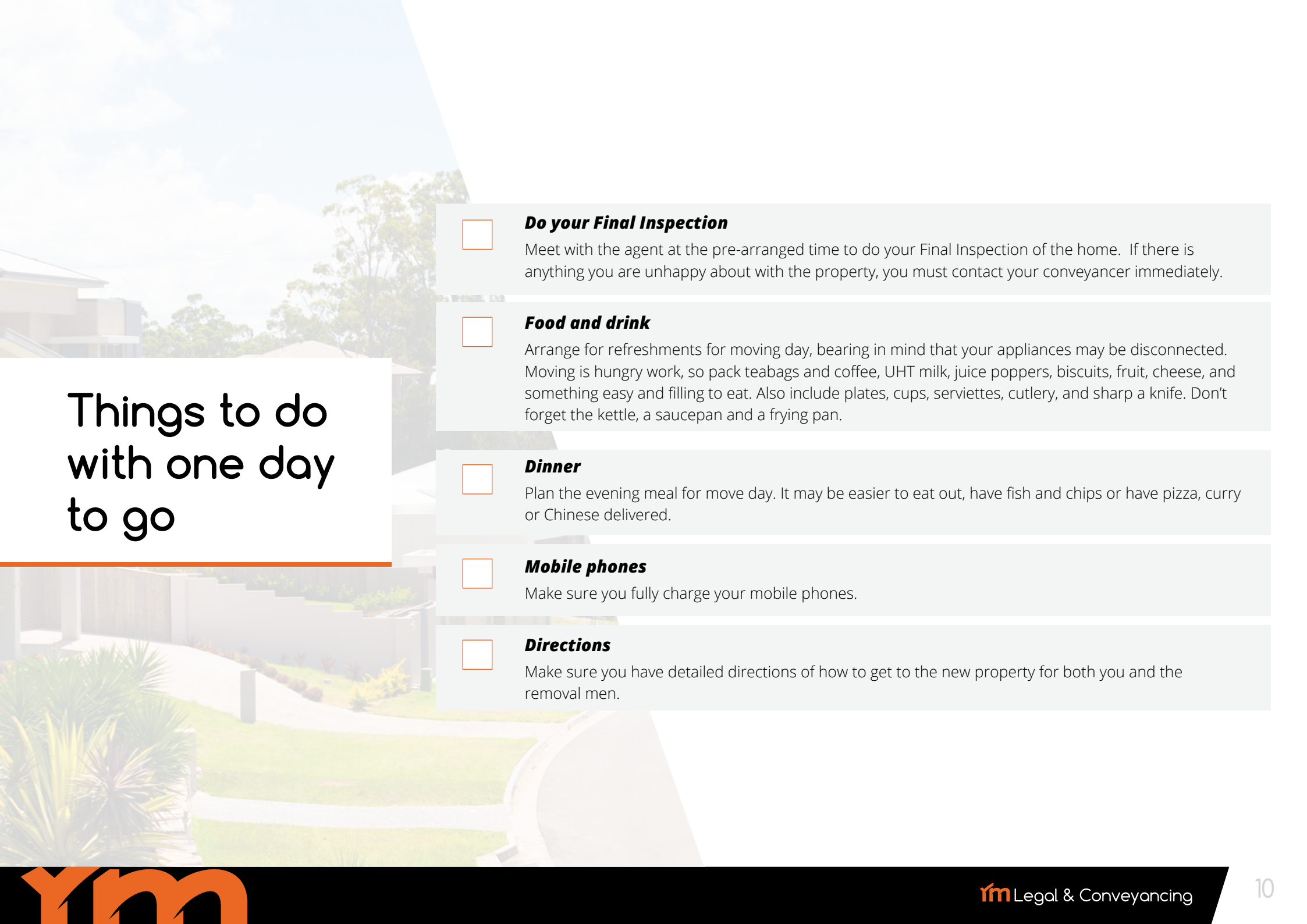
Valuables

Pack valuables and documents in a safe place. Make sure you keep important documents like passports, driving licences, jewellery and money with you during the move.



The Garden

Clean outdoor equipment and toys, drain any fuel from your lawnmower and other machinery and ensure that water is drained from hoses.



Things to do with one day to go



Do your Final Inspection

Meet with the agent at the pre-arranged time to do your Final Inspection of the home. If there is anything you are unhappy about with the property, you must contact your conveyancer immediately.



Food and drink

Arrange for refreshments for moving day, bearing in mind that your appliances may be disconnected. Moving is hungry work, so pack teabags and coffee, UHT milk, juice poppers, biscuits, fruit, cheese, and something easy and filling to eat. Also include plates, cups, serviettes, cutlery, and sharp a knife. Don't forget the kettle, a saucepan and a frying pan.



Dinner

Plan the evening meal for move day. It may be easier to eat out, have fish and chips or have pizza, curry or Chinese delivered.



Mobile phones

Make sure you fully charge your mobile phones.



Directions

Make sure you have detailed directions of how to get to the new property for both you and the removal men.

Things to do on moving day



Children

Settle the children with their carer. If they are staying with you, organise a room with their toys and a few treats. Older children may want specific tasks, like packing their own personal box.



Removalist

The team leader should introduce himself and his crew to you. Show them around the house and point out anything that is staying. Keep the kettle boiling and the biscuits flowing so that everyone is kept happy. Make sure you give them your mobile phone number, or any emergency contact details.



Beds and bedding

Strip the beds. Keep the linen in a box that travels with you so you can pull it out for the first night. Also, it's a good idea to keep some towels in there too so that you can have a bath or shower at the end of the day without having to hunt for towels if you haven't been able to unpack everything.



Meters

Make sure you take your own readings of the gas, electricity and water meters (if applicable) meters at both your old and your new home. A simple way to do this is to take a photo of the meters so you have record of the numbers and a date.



Double check

Once the van is loaded, walk around the house with the team leader to ensure all items to be moved have been placed in the vehicle. You may be asked to sign a packing inventory/list: check carefully to ensure that you are happy with the content. You will be asked to check and sign it again at delivery.



Things to do on moving day



Security

Before leaving check that all windows are secure and water, gas and electricity supplies are switched off. Keys, together with any documents relating to the property or equipment remaining at the house, should be left at a nominated point, usually one of the kitchen draws.



Unpacking

At your new home everything is unloaded and placed in the appropriate rooms and if quoted for, unpacked and unwrapped by the moving team. Check carefully for any damage.



Beds

Make up the beds as soon as you can so that when you are exhausted you can fall into them.



Valuables

Remember to put your valuables and important documents somewhere safe.



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