

# From Deposit to Handover

## When you pay your deposit

- Provide the SP/RP plan of your block of land.
- Sign authority to proceed and preliminary payments forms.
- Proof of ownership (if the purchase of the land has settled).  
eg: rates notice, letter from solicitor, title certificate.

Once we receive these items, we can order the soil test, contour survey and Council searches.

- Provide a full copy of the covenant for your block of land (if applicable).
- Finalise all the inclusions you would like in your Morcraft Home with your salesperson.
- Advise if self funded or provide details of your financial institution/broker.
- Advise if you are installing a pool including location and when it will be installed.
- Sign the Quotation Request.

Your salesperson will submit your house siting, floor plan and quotation request. Once we receive these items, we can proceed to drafting.

When your plans come back from drafting, we arrange the engineer design for your house slab, final quoting and contract document preparation. We are then able to issue your contract.

## When you sign your contract

- Ensure you have signed all the documentation where required.
- Discuss any questions you may have with your salesperson.
- Raise any variations to the contract with your salesperson.  
Note: Items that require re-drafting will delay lodgement of your plans to Council.
- Your salesperson will lodge your plans to the land sales office for covenant approval (if applicable) Note: Plans cannot be lodged to Council until the Developer approves the home complies with the covenant.
- Provide proof of ownership (if not previously supplied) or developers/owners consent to lodge to Council.
- Contact your finance company (if applicable). Every financial institution is different, so it is important you liaise with them directly regarding their requirements and procedures.
- Pay the balance of 5% of the contract price.

Once we have received all the documentation required, we can prepare the building and plumbing applications for Council lodgement.

## While your plans are lodged in Council

- Make all your selections for your Colour Selection (please see the colour selection book issued with your contract for information).
- Book your appointment with our Colour Co-Ordinator Karen Kerlake Mobile: 0412 62 72 62.  
Please note: Your Colour Selection must be complete prior to Authority to Commence Construction.
- Finalise all variations to the contract.
- Details of all owner supplied items. Supplier, make, model, size, location and brochure.

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### When your plans come out of Council

- A copy of your Council approved plans, contract and our builders insurance will be forwarded to your financial institution or broker (if applicable). We require the letter of finance approval from the lender and also importantly, a Commencement Letter from the lender (not the broker) advising all documentation from you is complete and the bank is in a position to release funds. This must be in writing on bank letterhead. Note: Formal approval of the loan or verbal notification of authority to commence is not sufficient.
- Payment of the balance of 5% of the contract price.
- Any variations including from your colour selection will be finalised during this time. Any variations with costs will be forwarded to your salesperson for your approval. Once you have given approval for these items, they will be typed and sent out for your authorisation. Please sign and return to the office.
- Proof of land settlement (if developers consent previously supplied).  
eg: rates notice, letter from solicitor, title certificate.
- Owner supplied and installed pools: We require final dimensions, shape, location and pool builder contact details prior to commencement. Note: This may prevent a site start if re-engineering of the house slab is required due to the pool proximity to the house. Pools installed prior to completion of the home must comply with OH & S requirements and in some cases, additional worker protection and double handling may occur which will attract extra cost to you.

#### PLEASE NOTE

This is a guideline only.

Relaxation applications to Council and owner supplied and installed items such as HSTP systems and pools can all affect this process.

Please discuss these items with your salesperson for more information if applicable.