

Application Process

Home Loan - Refinance

Do not hesitate to contact us at any stage throughout the application process. We are here to help.

1 Data Collection

Once you have booked your initial meeting, we will send you a list of things to email to us prior to your meeting or alternatively bring with you.

2 Initial Interview

We meet to discuss your needs and answer any questions you may have.

3 Loan Comparison

We review and negotiate competitive finance from our panel of over 30 lenders and present you with options.

4 Application

After you select your lender, we may require further documentation to prepare your application.

5 Full Approval

Your lender will prepare your loan agreement and send to us for review.

6 Signing Documents

We meet with you to explain the loan offer and sign the loan documents.

7 Settlement

We arrange a settlement date, liaising with your lender.

8 Post Settlement

We remain at your service should you have any additional needs in the future - top-ups, fixing, refinancing, additional purchases.



MAITLAND HQ 1/81 Elgin St, Maitland NSW 2320

NEWCASTLE Suite 5, 19 Kenrick St The Junction NSW 2291

SINGLETON 9/174 John Street, Singleton NSW 2330

PO Box 146, Maitland NSW 2320 | 02 4018 7505

www.watsonwealth.com.au | mortgages@watsonwealth.com.au

Your full financial needs and requirements need to be assessed prior to any offer or acceptance of a loan product. Credit Representative 378816 is authorised under Australian Credit Licence 389328.

