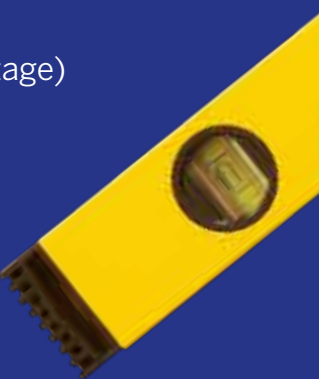# Documents required at different stages, from home loan application to completion of your dream home

Decision (documents needed before you apply)

1. Contract and quotations (breakdown of building costs)

2. NHBRC builder's registration certificate (optional at this stage)

3. Provisional plans including house/improvement sizes (house plans from your architect - don't have to be approved at this stage)

4. Offer to purchase for the land, or the title deed if you own the land (optional at this stage)

Title deed ownership (when you sign at the attorneys)

1. FICA – ID and proof of residence not older than three months

2. Marital documents – marriage certificate and, if married out of community of property, your antenuptial contract

3. Waiver of lien (we will provide this to you)

4. Approved SG diagram - if land is sub-divided

5. NHBRC builder's registration certificate (if not received in the previous stage)

6. Title deed on signature if you own the land

7. Building loan annexure Part A and Part B (we will provide these to you)

8. Cost of credit agreement Part A and Part B (we will provide these to you)

Enable me to build (after the bond is registered)*

1. Progress payment form when making your draws (we will provide these to you)

2. Approved plans prior to first draw

3. NHBRC enrolment certificate prior to first draw (only required on new builds, not for additions and alterations)

4. Builders all-risk policy prior to first draw

5. Engineer's certificate for slab and stairs (applicable to double-storey home)

6. Engineers foundations certificate for your peace of mind (not required by us for a draw)

7. Electrical certificate

8. Engineer's completion certificate prior to final draw

9. Occupancy certificate prior to final draw

10. Damp-proof guarantee (if necessary)

11. Waterproof or glazing certificates (if necessary)

12. Letter of completion prior to final draw (we will provide these to you)

* We can source some of these documents from your builder.

Moving Forward™