Finance Flow Chart

Ryan Home Loans contact you to arrange an appointment to discuss your loan

Ryan Home Loans send you our Introductory Letter & Appointment Checklist

Please read the Appointment Checklist carefully and arrange for all requirements to be ready for your appointment. This will avoid any delays.

You meet with Ryan Home Loans to discuss and complete your Loan Application

Ryan Home Loans submit your Loan Application to the lender

Congratulations! Your loan has been approved

Your lender prepares Loan Documents and advises Ryan Home Loans when they will be ready for you to sign

Your mortgage documents will be sent to you or your bank branch for signing

Please contact Ryan Home Loans if you wish to sign your documents at our office

You need to bring identification and a copy of your insurance

If there are any questions you may have with the documents please contact Ryan Home Loans

Your signed documents will then need to be returned along with your insurance to the lender

Ryan Home Loans telephone you to confirm that documents have been received by your lender

Your lender checks all documents and requirements and contacts your solicitor to arrange settlement

You need to satisfy all requirements and special conditions before your lender can arrange settlement

You will not be required to attend settlement

Your lender and solicitor attend settlement

If applicable, your lender arranges for the balance of loan moneys to be paid to you by cheque or direct deposit into your bank account

After settlement your lender will:
*Stamp the Mortgage
*Register the Mortgage
*Send stamp Duty Refund (If applicable)

Ryan Home Loans send you a Final Settlement Letter confirming Settlement along with a Client Questionnaire

Please complete our Client Questionnaire and return it to Ryan Home Loans

Players in Your Loan

- You
- Ryan Home Loans
- Your lender
- Things you should know

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