



The RCMR Home buying roadmap



Most first-time buyers and investors get overwhelmed because they don't know what comes next. Laying it out in a strict sequences removes that anxiety

01

Discovery & Strategy

We look at your income, savings, and goals to figure out your true borrowing power and which lenders match your profile.

02

Pre-Approval

We submit your paperwork to a lender to get a conditional approval. This gives you a specific budget so you can shop with confidence.

03

Property Search & Offer

You find your property and make an offer. We review the contract details to ensure the property meets lender criteria.

04

Formal Approval

Once your offer is accepted, we send the property details to the lender for a valuation and secure your official, unconditional approval.

05

Settlement

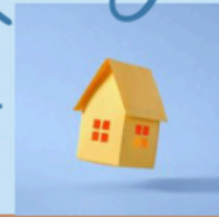
The legal representatives exchange funds, the property ownership transfers to you, and your loan officially begins. We manage the timeline so you don't miss a beat.



@rcmrfinance

Get Loan-Ready

Document Checklist



TO GET A FAST APPROVAL, YOU NEED TO PROVE YOUR FINANCIAL FOOTPRINT. START GATHERING THESE EARLY:

Proof of ID : Passport, Driver's License, and/or Medicare card

Income Verification: Your 2 most recent payslips

Tax Returns: If you're self-employed, you'll need the last 2 years of personal & business tax returns

Savings Evidence: 3 to 6 months of bank statements showing your genuine savings/deposit.

Existing Commitments: Recent statements for any current credit cards, personal loans, or HECS/HELP debt.

Pro Tip: Lenders look at your credit card limits, not just your balance. Reducing a \$10,000 limit down to \$2,000 before applying can significantly boost your borrowing power.