



YOUR KEYS

YOUR HOME LOAN JOURNEY

Thirteen simple steps from that very first phone call to the moment the keys land in your hand.

No guesswork. No silence.

Updates every Wednesday & Friday.



APPROVED



SCAN TO BOOK YOUR CALL

Pick a time that suits you



START HERE

BAY FINANCE CO

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THE FIRST CALL

A relaxed chat about where you are now and where you want to be. No jargon, no pressure - just your goals on the table.



YOUR WELCOME PACK LANDS

Your digital fact find and document checklist are emailed through, along with our privacy statement and welcome pack. Fill it in from the couch.



OPTIONS ON THE TABLE

We meet in person or on Teams and walk you through your options - pre-approval, refinance, or an investment strategy built around you.



BEHIND THE SCENES

We prepare your application, package your story properly, and match it to the lender most likely to say yes.



PROPOSAL & SIGNING

Your finance proposal and lender documents are issued for you to review and sign. Everything is explained before you put pen to paper.



LODGED WITH THE LENDER

Your application goes in. You get an SMS straight away with the lender's expected assessment timeframes, so you know exactly what to expect.



WEDNESDAY & FRIDAY CHECK-INS

Twice a week, every week, we send an SMS or email update on your application's progress. No chasing us. No wondering.



THE JOURNEY CONTINUES...



Ready to start step one?

Let's map out your goals - first home, refinance, or your next investment.

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SCAN TO BOOK