

Thrive
Homes



THE THRIVE PROCESS



Thrive Story

Thrive was created for people just like you because we know that buying your first home or investment property can be exciting, but also scary!

And because we know that, everything we do is designed to make the whole process easier for you and your family so you can, well, thrive!

It's why we can build the home you want – at the price you can still afford.

Thrive is part of the highly-respected Rawson Group, a family business that's been building homes for Aussies for over 40 years. We're also proud to hold the Homeowners Warranty lowest risk builder rating, with the financial backing of Daiwa House, Japan's largest residential builder.

You're safe and secure. So what are you waiting for?

Let us help you Thrive!

Finding the Right Home for You

Our sales consultants will make it easy and guide you through the whole process, such as:

- What is your budget?
- Are you a first home buyer, or purchasing an investment property?
- Have you selected a mortgage broker? If not, our in-house mortgage brokers, Mint Loans can help!
- If interested in House & Land, do you have a preferred location?
- Do you have your own piece of land (OPOL) and are only looking for a home?
- What are your current needs and future plans for a home?
- Are you looking for registered land?

We will then discuss your home preferences and requirements, including:

- How many bedrooms and bathrooms do you require?
- Do you have any home configuration preferences? E.g. location of the master bedroom, lots of living space or a big entertainer's kitchen?
- Do you require a single or double garage?

WHAT YOU'LL RECEIVE FROM US

- Brochures from the sales consultant and information on our range of home designs and facades
- Standard & upgrades inclusions brochures
- Upgrade lists
- Colour scheme options
- House and land flyers of interest

SIGNATURE

DATE

IMPORTANT NOTES FOR YOU

Before commencing this step, it is recommended that you have sought financial advice and are aware of your borrowing capacity. Need help? We work with Mint Loans a trusted lending specialist in construction loans. They will help you:

- Compare financial products
- Create a savings plan that makes sense

- Calculate your borrowing power
- Avoid confusion and save time researching
- Answer any questions, give you peace of mind and arm you with the information you need so you don't waste time
- Secure your loan and support it all the way the way through to settlement

Talk with us today for a refreshingly simple solution.

1800 MINTLOANS (1800 646 856)
mintloans.com.au

House & Land Package

Lock it in!

- To secure your agreed package, a \$2000 deposit is required. That deposit will lock in the price and secure the package for you.
- The sales consultant will fill out a land reservation form (sales advice) which requires your solicitor's details – this will be passed on to the developer to secure your land.
- The sales consultant will prepare a full quotation detailing your chosen house type, façade, colour schemes, upgrades, site costs and lot-specific costs. All upgrade selections must be finalised at this stage and you can be guaranteed of no financial surprises.
- To finalise this stage you must sign and accept the fixed price quotation – to be known as your Quotation Acceptance.

WHAT YOU'LL RECEIVE FROM US

- A Blank HIA building contract for review
- All signed documentation including:
 - Signed quotation acceptance
 - Signed siting
 - Signed standard electrical
 - Signed house & land flyer
 - Signed sales advice
 - Signed colour schemes

SIGNATURE

DATE

IMPORTANT NOTES FOR YOU

- All upgrade choices and colour selections must be finalised at this stage.
- Must have solicitor details to complete land reservation form.
- Letter of finance from bank to show borrowing capability.

- The developer or land agent will send the land contract to your nominated solicitor.
- Clients must have immediate finance to cover land and build deposit.
- HIA building Contract terms and conditions cannot be changed.

How does it work from here — Agreements & Finance?

Land contract:

- Part of your deposit is a reservation fee for the land, your signed land reservation (sales advice) is passed on to the land developer with your details and solicitor details. Land contract exchanges are required to take place within 2 weeks of reservation of the lot.
- Deposit required to finalise land contract exchange - 10% of land contract price paid to developer or land agent directly.

Building Contract:

- A Thrive Pre-Construction Administrator will prepare a standard HIA building contract with your details, signed quotation acceptance, specification, siting and standard drawings of your home. Your Thrive representative will arrange a meeting for you to come into one of our Thrive offices within 2 weeks of quotation acceptance to sign the building contract.
- Deposit required to finalise building contract exchange – 5% of building contract price paid to Thrive Homes.

Finance:

- Confirmation that finance has been pre-approved by your lending institution or from Mint Loans. A letter will need to be sent to your Pre-Construction Administrator confirming finance.

**Designed for
first home buyers
and investors,
Thrive Homes
stands for high
quality homes at
affordable prices.**



Own Piece of Land (OPOL)

Lock it in!

- To secure your agreed package, a \$1000 deposit is required. The price will be locked in and secured for you.
- The sales consultant will prepare a full quotation detailing your chosen house type, façade, colour schemes, upgrades, site costs and lot-specific costs. All upgrade selections must be finalised at this stage.
- You must sign and accept the fixed price quotation – to be known as your Quotation Acceptance to finalise this stage.

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The Pre-construction Process (H&L & OPOL)

Pre-Construction Administrator:

Contact email:

Contact email:

Plans:

- The first set of plans completed are known as Post-Contract plans. These plans will reflect your upgrade choices, preliminary site-specific information and conditions.
- When these plans are received, it's important to check against your quotation acceptance to ensure all upgrade choices are reflected. Any queries with your plans should be raised at this stage as they will be used to complete statutory applications for building approvals.
- Thrive Homes uses these plans to order documents such as: electrical plans (reflecting your upgrades) kitchen plans & BASIX, so it is important to ensure all upgrade options are finalised prior to contract signing.

Unregistered land:

- During this time we encourage you to continue to liaise with the developer and provide your Pre-Construction Administrator with updates as to when we can access the site and a date when registration will occur.
- The best form of contact for your Pre-Construction Administrator during this time is via email.

WHAT YOU'LL RECEIVE FROM US

- Post contract plans
- Client electrical plans *(need to be signed and returned)*

SIGNATURE

DATE

IMPORTANT NOTES FOR YOU

- All upgrade choices and colour selections must be finalised at this stage.
- Client must present a signed land contract to prove proof of ownership of the land.
- Letter of finance from bank to show borrowing capability.

- Clients must have immediate finance to cover build deposit.
- HIA building Contract terms and conditions cannot be changed.

IMPORTANT NOTES FOR YOU

- This step is not relevant if your land is already registered!



Land Registration & Settlement

Land Settlement:

- Land settlement to take place within 14 days of land registration with the Land Titles office. Your nominated solicitor will guide you through this process. Please be aware that fees may apply if settlement or land registration is delayed.

Site information ordered:

- Once confirmation is received of land registration your Pre Construction Administrator will order the documentation related to your site including: contour survey, borehole (soil report), Bushfire report (if applicable), Consultancy Reports, Basix, etc.

Plans:

- The second set of plans known as Compliance Plans are completed. These Plans will reflect the site information including contours, slab classification and other reports required to receive CDC or DA/CC approval.
- All further statutory documentation is ordered at this stage for CDC or DA approval.
- Compliance amendments may be required for plans to align with CDC or DA/CC approvals. A variation will be raised to state these amendments. Variations to be signed within 5 working days of receiving them from your Pre-Construction Administrator. *(Note: no client changes will be permitted)*

WHAT IS REQUIRED OF THE CLIENT AT THIS STAGE?

- Client is to get in contact with their lending institution to work on finalising the loan approval (if applicable)
Will also need to sign CDC/DA application forms and return

WHAT YOU'LL RECEIVE FROM US

- Compliance plans (signed and returned)
- Home owners warranty certificate (sent from Finsura)

Site Start

Construction Plans:

- Final plans known as Construction Plans are completed. These will be emailed and posted to you for your records. Plans will need to be signed and returned for our records.

Estimating:

- The estimating team will program all construction materials and labour, ready for a speedy construction process.

WHAT IS REQUIRED OF THE CLIENT AT THIS STAGE?

Site start requires the following items:

- Proof of ownership of the land
- An authority to commence construction (ACC or LOC) letter received from financial institution stating loan can be drawn down.

WHAT YOU'LL RECEIVE FROM US

- Construction plans *(signed and returned)*
- Copy of DA/CC or CDC approvals

Site Manager:

- A Site Manager is nominated and will be in contact to walk you through your construction program.

Site Manager:

Contact email:

Contact Number:



IMPORTANT NOTES FOR YOU

- Client to pay balance of land purchase to developer or land agent.
- Approval times will vary depending on the estate, developer and the relevant council.
- All applications are strictly subject to council (DA/CC) & CDC approval.



IMPORTANT NOTES FOR YOU

- You Preconstruction Administrator is still contactable throughout the construction phase; your site manager is still the first point of call.

Construction Process

Siteworks & slab completion:

- Site Start with earthworks, piles, internal drainage and concrete floor slab completion.
- Progress payment to be authorised by client and forwarded to lending institution for payment within 7 days. This first payment has the 5% deposit amount deducted (*as outlined in HIA building contract*).

Frame & Truss Stage:

- Steel frame constructed, roof trusses installed.
- Progress payment to be authorised by client and forwarded to lending institution for payment within 7 days.

Brickwork/Alternate Cladding Stage:

- Plumbing rough is complete, Brickwork or alternate cladding complete.
- Progress payment to be authorised by client and forwarded to lending institution for payment within 7 days.
- Begin organising a site meeting & walk-through with your site manager prior to internal linings stage.

Internal linings:

- Electrical rough-in, wall insulation and plasterboard linings complete.
- Progress payment to be authorised by client and forwarded to lending institution for payment within 7 days.

Fix out stage:

- Internal skirtings, architraves, doors, kitchen & bathroom cabinetry installed.
- Progress payment to be authorised by client and forwarded to lending institution for payment within 7 days.

Practical Completion:

- Covers the completion of your home. This is the point where all building works is complete, or all but completed, in accordance with the contract and the house is reasonably fit for occupation.
- Progress payment to be authorised by client and forwarded to lending institution for payment within 7 days.
- Inspection of the home organised with Site Manager for practical completion walk-through.
- Final handover date is organised with Site Manager after practical completion walk-through.
- Last payment must be received by Thrive Homes before house can be handed over.

Warranty:

- Support once taken possession of your new home
- Warranty manager will inspect if requested via thrivewarranty.sydney@thrivehomes.com.au at 90 days
- There will be a 6 Year structural warranty included after handover



IMPORTANT NOTES FOR YOU

- Thrive homes completes all statutory authority inspections on your behalf.
- Site access by client can only be gained with a site manager present as per HIA building contract.



As you can see, the Thrive purchase process has been made so easy.

When you choose a Thrive home, you are in safe hands.
The home of your dreams.

The home you thought you couldn't afford, at the price you can!

It's your time to Thrive.

Thrive Homes

A division of the Rawson Group

thrivehomes.com.au

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