

5 STEPS FROM MATCH TO MATE.



1 Enter preferences and match online

2 Make contact online

3 Meet up safely

4 Start the conversation

5 Start looking!

From match to home owners!

Once you have matched on Mortgage Mates, you might be wondering where to from here. Co-owning a home has lots of benefits and starting on the journey is exciting but can be overwhelming if you don't know where to start. Check out our co-ownership manual for further support on the process. Once you've match though there are some simple steps to make sure the match is right and you're on the same page. It is vital to have open conversations early and know what you would like out of the partnership, having this clarity will help ensure its a success!

You've matched, so now what?

Making sure you're both of the same page and are open, honest and transparent is the key to success in co-ownership.

1 Match

Enter your preferences on the website (www.mortgagemates.com.au) outlining whether you're looking to buy an existing property or to buy land and build together. We recommend you think about your intentions with the purchase too - will you live in it or will it be an investment? Are you okay with them living in the property? Do you intend to sell in the short term or be a long term investment? Having these things clear in your mind before you meet up will ensure you are able to have open conversations to make sure you are on the same page. Also put some details about your likes in dislikes in your profile so your mate can make an informed match.

2 Make contact

Now you've matched and though through what you'd like out of the partnership its time to start chatting. Reach out through the confidential Mortgage Mates email system to start chatting and see if you're housing needs align and whether you're on the same page. Make sure you feel comfortable with the other person before giving any contact details to the other person. Mortgage Mates does not provide personal details to your mate so this is completely up to you and your decision. Unfortunately, once you leave the platform Mortgage Mates isn't responsible for how the relationship unfolds.

3 Meet up

Catch up with your Mate in a public space (possibly a cafe, bar or restaurant) and start to get to know each other. Check that your housing needs match up and that you get along well. Think about some questions you'd like to ask and what information you'd like to share too. Its great to talk about your motivations for co-ownership, what you hope to get out of it and what you'd like in a co-owner. Share fun things like your hobbies, lifestyle and what your future goals are - once you have got to know your Mate, the exciting part starts!

4 Start the conversation

Start the tough conversations early! Make sure you know what you'd like from the partnership but also what your expectation are. Make sure you both are upfront from the start and feel comfortable answering the hard questions and being open and transparent about your current situation. Discuss what co-ownership agreement will work for you both, and decide what legal and financial information you want to share.

5 Start looking!

And now the fun part beings... start looking for your house and ensure you have your loan pre-approval! Mortgage Mates has some great relationships with relevant third parties who can help you with this. We also recommend putting together a check list of your "must haves" and "would love to have", this can make the process much easier. Make sure you're both on the same page and enjoy the search for your new home!!