Selling Home Mid-Strategy Checklist

Keep your deductible split intact through a move

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Before Listing

- [ ] Each split listed with what it funded and its balance
- [ ] No split has drifted into mixed purpose
- [ ] Lender asked whether substitution of security (portability) is available
- [ ] Accountant briefed on the proposed structure
- [ ] Buffer and portfolio reviewed with your financial adviser

Before Signing Contracts

- [ ] Lender's substitution conditions and fee confirmed
- [ ] Sale and purchase settlement dates aligned with your conveyancer
- [ ] If porting is not possible, a refinance planned that repays the old split directly
- [ ] Any bridging finance kept separate from the investment split

At Settlement

- [ ] Investment split ported, or repaid directly by a matching new split
- [ ] New split balance matches the old split's payout figure
- [ ] Investment split not repaid from sale proceeds
- [ ] Splits not merged into one home loan
- [ ] Nothing redrawn from the investment split for the new home

Where Proceeds Go

- [ ] To the old home loan and the new purchase, not the investment split
- [ ] Surplus cash held in offset, not paid into the investment split
- [ ] Adviser and tax agent consulted before any paydown of the investment split

After Settlement

- [ ] Split names, account numbers and balances checked on the first statement
- [ ] Payout figure, discharge authority, settlement statement and transfers saved
- [ ] Tracing ledger updated

General information only. Lender policies on substitution vary and change. We arrange lending (credit assistance only); your financial adviser recommends investments and your registered tax agent confirms the tax treatment. Questions? Call 0438 376 200 or visit debtrecyclingloans.com.au/contact/.