Settlement Timeline Planner

SET THE DATES THE DAY THE DEAL IS AGREED

Back-calculated from the settlement date, so every deadline is on the calendar the day the deal is agreed.

Property Address

Postcode

Settlement Date

Contract Exchange Date (When Known)

WORKING BACK

Milestone	Usual Timing	Your Date
Finance approval deadline	Commonly 14 to 21 days after exchange	
Building and pest completed	Within the condition period	
Conditions satisfied or waived in writing	Per the contract	
Insurance in place (buyer)	From exchange or per state rules, ask your conveyancer	
Discharge of mortgage booked (seller)	2 to 3 weeks before settlement	
Final figures and adjustments agreed	Week of settlement	
Pre-settlement inspection (buyer)	Within days before settlement	
Settlement booked, time and platform	Conveyancers arrange	
Keys released	On settlement	

Notes

Timings are common practice, not rules: the contract your conveyancers prepare sets the dates that bind.

Fees vary with the property and the state, and disbursements are set by the authorities rather than the firm. Two or three quotes is normal; the cheapest is not always the one that answers the phone. This is a general template provided by Title Sales Pty Ltd for convenience only. It is not legal, financial or conveyancing advice, it is not a contract, and nothing in it binds any party. Binding documents are prepared by your own conveyancer or solicitor. Title Sales is an advertising platform and is never a party to your transaction.