mosaic
SETTLEMENTS

Settlement Day Timeline

Morning Final Checks	Late Morning Funds Transfer	Midday Title Transfer	Early Afternoon Settlement Complete	After Keys Released
• Banks confirm funds • Documents reviewed • Adjustments finalised • Ready to proceed	• Funds via PEXA • Loan released • Adjustments applied • Seller paid	• Ownership changes • Mortgage discharged • New mortgage registered • Landgate updated	• Settlement confirmed • Agent notified • Buyer now owner	• Keys collected • Access granted • Move-in begins