



SJDhomes

With  
SJD Homes,  
you can

**Build Now**  
**Pay Later**

 Homepay

## What is HomePay?

HomePay offers you the convenience of a “build now, pay later” option, providing a flexible finance solution to support your journey to homeownership. With HomePay, you can pause out-of-pocket mortgage repayments while your home or investment property is being built, alleviating financial pressure and allowing you to focus on your dream home.

- ✓ **No out-of-pocket mortgage repayments for 12 months**
- ✓ **Market competitive rates and trusted lenders**
- ✓ **Covering mortgage repayments on both house and land costs providing you true financial freedom during your build!**

## Who is HomePay for?

### First Home Buyers

If you're currently renting and would face difficulty managing both rent and loan repayments during construction, HomePay is your perfect solution.

### Second Home Owners

If you already live in your own home, HomePay means you don't have to manage additional construction loan repayments on top of your existing mortgage!

### Investors

If you're building an investment property and want to start out-of-pocket loan repayments only after the property begins earning rental income, HomePay has got you covered!





## Why Use HomePay?

At SJD Homes, we are proud to partner with HomePay to bring you an innovative financial solution that makes building your new home easier and more accessible. HomePay's rigorous accreditation process ensures that we meet the highest standards of quality and financial stability, giving you peace of mind as you embark on your home-building journey. SJD Homes are the leading independently audited HomePay Accredited Builder in Victoria's South East, ensuring you receive the best service and security.

Why choose HomePay with SJD Homes?

### ✓ High Quality Construction

SJD Homes has a proven record of delivering projects on time and on budget.

### ✓ Financial Solvency

SJD Homes have been independently assessed by HomePay to ensure we have a strong track record of financial health, meaning your investment is secure.

### ✓ Comprehensive Financial Relief

HomePay loans pause out of pocket loan repayments on both house and land, providing you with complete financial relief during the build.

### ✓ Seamless Process

Our partnership with HomePay means a smooth and hassle-free experience from start to finish.

## How does it work?

Just like a normal construction loan  
- with one important difference!

Once your deposit is paid and loan is settled by HomePay's partner lenders, out-of-pocket house and land loan repayments are paused whilst SJD Homes, your HomePay accredited builder, works on delivering your dream home.

Reduce financial pressure and get into your new home sooner with HomePay & SJD Homes.

### 1 Pay Your Deposit

Once your deposit is paid and your loan is settled by HomePay's trusted partner lenders, the HomePay process begins.

### 2 Pause Repayments

Out-of-pocket house and land repayments are paused for 12 months while SJD Homes constructs your dream home.

### 3 Enjoy Financial Freedom

Focus on preparing for your new home without the stress of managing loan repayments until the day you move in. If your home is finished within 12 months, you'll still have the remaining time without having to worry about repayments if you choose!



# Experience the Difference with HomePay

Our commitment to providing accessible and tailored solutions for homeownership means you can trust in a secure homebuilding experience with SJD Homes. The thorough HomePay accreditation process ensures that you are partnering with a builder that meets stringent requirements for quality and financial stability.

Ready to build your dream home without the financial stress? Contact your SJD Homes Building Consultant to learn more about HomePay and how it can work for you.

## Contact us today.



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