



HouseMe Legal's 5-Step Buying Process On Making an Offer B.U.Y.I.T.



LEAVE US A RATING ON GOOGLE

This process has worked for
over 200 First Home Buyers.
[Check out their feedback here](#)

HouseMe Legal Limited

5.0 ★★★★★ 216 Google reviews

Legal services in Auckland, New Zealand



STAGES	WHAT HAPPENS?	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
1 B IS FOR ... BOOK A CALL	Step 1: Book a Zoom Call to Map Out Your Journey HouseMe Legal offers a free 15-minute, no-obligation call. On this call, we will discuss and map out the following details: building a deposit getting pre-approval how you will own the property relationship property using Kiwisaver - compliance e.g. IRD, AML, and residency requirements your personalised fixed fee for agreed services Buying Checklist Free DIY Due Diligence Checklist Asking the Professionals Due Diligence Checklist Understanding HouseMe Legal's transparent pricing model Following this call, we will be able to give you a fixed fee for the purchase of [insert address].	 Book a call here.		☐

Please note, legal fees do not start at Step 1.

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2 U IS FOR ... UNDERSTAND THE MONEY	Step 2: Meet with your Mortgage Adviser - Schedule a meeting with a mortgage adviser to get pre-approval to buy. At this meeting, the mortgage adviser will cover topics such as: - interest rates - qualifying for a loan - loan amount - deposit amount - loan structure - loan to value ratios - assessing the serviceability of your loan - generic pre-approval and live approval <i>Note it may take a few weeks to get pre-approval. Normally, your lender will write a generic approval that will be valid for 90 days</i>	\$ Contact our trust mortgage advisers here.		☐

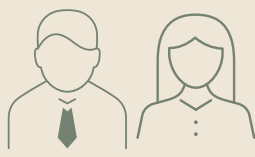
Please note, legal fees do not start at Step 2.

3 Y IS FOR ... YOU / DIY	Step 3: DIY Due Diligence for Free - Do It Yourself <i>Start doing your own due diligence including</i> - Going to open homes - Researching the property/area e.g. talking to neighbours, friends, etc. - Understanding the local community e.g. schools, public transport, and local amenities. Receiving approval to withdraw your Kiwisaver	 Download HouseMe Legal's Free DIY Checklist.		☐
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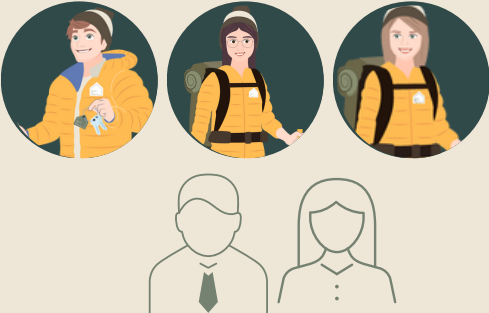
Please note, legal fees do not start at Step 3.

STAGES	WHAT HAPPENS?	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
4 I IS FOR... INVOLVE THE PROS	Step 4: Due Diligence - Paid Help - Ask the Pros Tasks you may need help with that will cost you money are: • Reviewing the record of title • Reviewing the sale and purchase agreement • Building inspection • Ordering and Reviewing the LIM • Ordering and Reviewing Property File • Ordering a Valuation • Click here to review our spreadsheet of approx due diligence costs. • How to get yourself ready to make an offer on a property or bid for a property at auction	 Download our Working With the Professionals Checklist.		☐

Please note, legal fees start at Step 4.

5 T IS FOR ... TIMING	How to get yourself ready to make an offer on a property.		Building Inspector Checklist Auction Checklist	
Step 5A. Make a conditional offer. Pick an option. Either use a wide due diligence clause or pick specific condition(s).	Due Diligence Condition	Finance Condition Building Report Condition LIM Report Condition		
Step 5B. Make an unconditional offer How to submit an unconditional offer.				

Please note, if you are unsuccessful with your offer, we will cap our legal fee at \$600 plus GST and expenses.

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SETTLEMENT	Your offer will either be: <i>Accepted - Countdown until Settlement begins.</i> <i>Counter Offer from the Seller - Prepare for negotiating.</i> <i>Rejected - Return to Step 3.</i>			☐

HouseMe Legal's Guide to the Three P's

- 1. Prep for the Climb
- 2. Potential Mountains / Progress
- 3. Peak

KNOWLEDGE
TOOLS
SUPPORT



1. ZOOM CALLS



2. CHECKLISTS/GUIDES



3. PRE-OFFER

CONDITIONS
NEGOTIATIONS
HIGH LEVEL DOC REVIEW

Capped Legal Fee of \$600 + GST + Expenses

Instead of paying

Hourly Rate – \$375 + GST

FAILED
AUCTION
BID

FAILED
BUILDING
REPORT

2024 Journeys



OVER \$100M
IN PURCHASES



102
PURCHASES & PEAKS



\$

FINANCE



PREP FOR CLIMB

\$



INVESTIGATE DOCS

POTENTIAL HOMES & PROGRESS

\$



PROPERTY PURCHASED

PEAK SUMMITTED/HOME OWNERSHIP

\$

