HOUSE ME LEGAL™

HouseMe Legal
Buying Checklist

LEAVE US A RATING ON GOOGLE

HouseMe Legal's Sherpas



Rebecca and Angus

Client



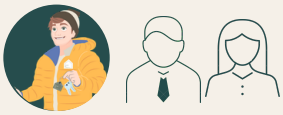
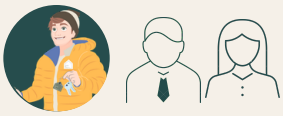
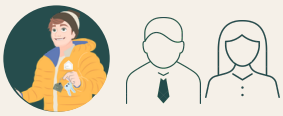
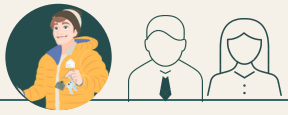
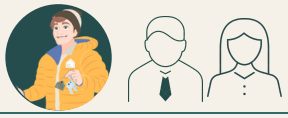
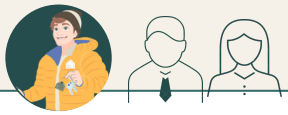
Seller's Lawyer

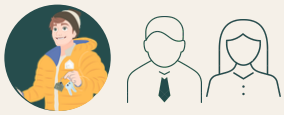
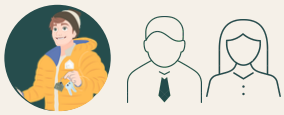
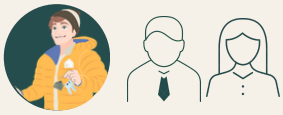
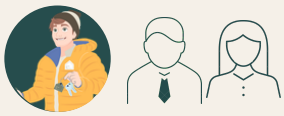
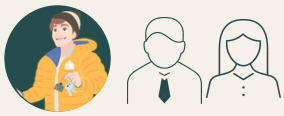
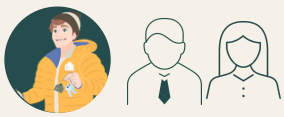
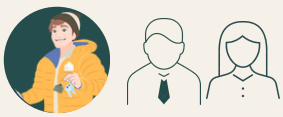
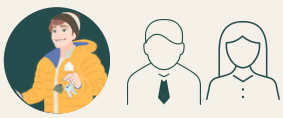


Real Estate Agent

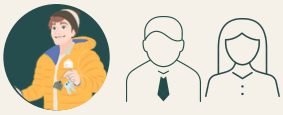
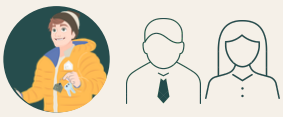


STAGE 1: BEFORE YOU SIGN THE SALE AND PURCHASE AGREEMENT

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
INITIAL CHAT WITH HOUSEME LEGAL	Book a free 15-minute call with Angus. If you have already spoken to us, skip to the next row.	Book the call here		☐
INITIAL CHAT WITH HOUSEME LEGAL	Start with the Offer-ready score: eight questions that show what to sort before you start searching, and the free tool for each.	Get your score		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss your finance options, building your deposit, pre-approval, interest rates, budget, property expenses, insurance, and using a recommended mortgage adviser.	Run the numbers: What will it actually cost?		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss using a building inspector to check the property.	Recommended contacts are here		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss the record of title for the property and the registered interests on the title	Refer to the glossary for any new legal words		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss how you want to own the property e.g. joint tenant, tenants in common.	Family helping with the deposit? Gift or loan?		☐

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
INITIAL CHAT WITH HOUSEME LEGAL	Discuss using your KiwiSaver	KiwiSaver: deposit or settlement? Pick your route and follow every step		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss how property is being sold e.g. auction, tender, negotiation.	Going to auction? Bid or wait: the Road map to auction		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss IRD number/Land Transfer Tax Statement, OIO Statement, Bright-line Test, AML/APLYiD.			☐
INITIAL CHAT WITH HOUSEME LEGAL	Check chattels in the Agreement match what you think you are buying. Normally, these are listed on Schedule 2 at the back of the Agreement.			☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss your options if the property is subject to a tenancy	Options to end a tenancy are outlined here.		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss making your offer conditional e.g. finance, LIM, builder's inspection etc. or unconditional.	LIM Report Condition. Building Report Condition. Finance Condition. Due Diligence.		☐
INITIAL CHAT WITH HOUSEME LEGAL	If you are a couple, discuss relationship property and contracting out agreement.	Parents helping with the deposit? What happens to their money		☐
INITIAL CHAT WITH HOUSEME LEGAL	Discuss the fixed price offer for your conveyancing. I will talk you through the stages of your transaction and the tasks that impact the legal costs	Our first-home buyer pricing, laid out plainly		☐
AFTER FIRST MEETING	Create a moving budget.			☐

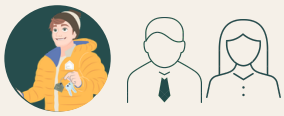
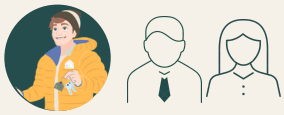
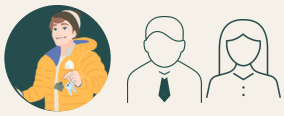
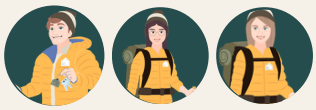
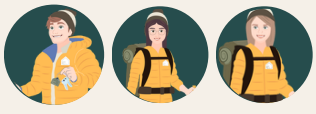
WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
AFTER FIRST MEETING	Receive general pre-approval from the lender. This will provide you with a budget. Your mortgage adviser can help you get pre-approval from more than one lender.	Budgeting tool: Your deposit, split in two		☐
AFTER FIRST MEETING	You can do a lot of the due diligence yourself. Download HouseMe Legal's Free DIY Checklist. Download our Working With the Professionals Checklist.	Open home and pre-settlement inspection checklist		☐
AFTER FIRST MEETING	Do It Yourself: Check the property can be insured and obtain a quote for the certificate of currency. Properties built prior to 1940 require an electrical Warrant of Fitness for a buyer to get insurance. Need some help: Brendon Bachelor Brendon@generalinsurance.nz can help you sort your insurance out. He's an expert - from first home buying to unique properties. Send him an email and let a pro do this for you.	Google "house insurance nz" to get a quote. We recommend using AMP.		☐
AFTER FIRST MEETING	Complete client onboarding form	Refer here to see why we require AML info		☐
BEFORE YOU MAKE AN OFFER	You may then need to get a specific pre-approval from your lender to make an offer on a specific property. Submit the offer/documents to the bank and receive a green light.			☐
BEFORE YOU MAKE AN OFFER	If the sale is by tender, deadline, or negotiation, write a letter introducing yourselves to the sellers. Tell them who you are, what you like about the property, and how you see your future there.	Click here to see an example.		☐

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
FINAL REVIEW	Once you have completed everything you need to, run the Offer-ready score to check nothing is missing before you make an offer or bid at auction. Double check you have completed each task.	Get your Offer-ready score		☐
WHEN READY	Make an offer and sign the Agreement.	First offer, step by step		☐

Further info for First Home Buyers can be found here

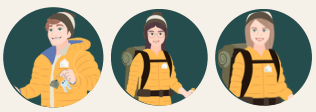
HouseMe Legal's Sherpas	Client	Seller's Lawyer	Real Estate Agent
 Rebecca and Angus			

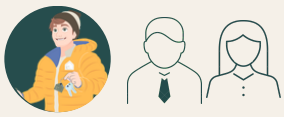
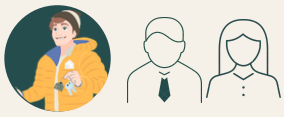
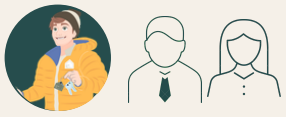
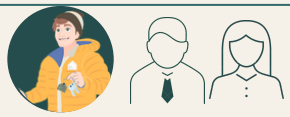
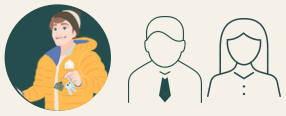
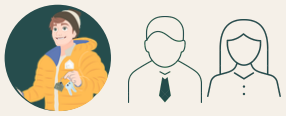
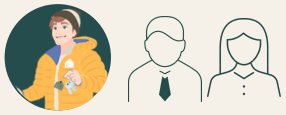
STAGE 2: SELLER ACCEPTS YOUR OFFER

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
AFTER SIGNING/ SATISFYING OF CONDITIONS	Pay the deposit.Normally 10% is payable following signing or satisfaction of conditions	Check the agreement to see whether the deposit goes to the agent's office or Seller's lawyer		☐
AFTER SIGNING	Sign your KiwiSaver withdrawal form with us; we complete it and send it to your provider. Allow 10 working days, 15 if you worked overseas.	KiwiSaver: deposit or settlement?		☐
AFTER SIGNING	Satisfy any conditions	When is each condition due? Key Dates		☐
AFTER SIGNING	If anything on the title needs fixing, we requisition it now.			☐
AFTER SIGNING	Obtain quotes from moving company			☐
AFTER SIGNING	If you are buying with a tenancy, you will need to consider landlord's obligations, specific insurance, healthy homes standards			☐
AFTER SIGNING	We run the PPSR search so nothing you are buying has finance owing on it.			☐

HouseMe Legal's Sherpas	Client	Seller's Lawyer	Real Estate Agent
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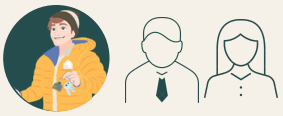
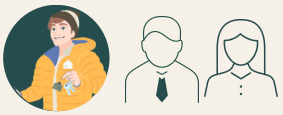
STAGE 3: COUNTDOWN UNTIL SETTLEMENT DAY

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
FOUR WEEKS FROM SETTLEMENT DAY	Book moving truck for settlement day. Do not try to move into your new place too early (settlement may not take place until the afternoon)			☐
FOUR WEEKS FROM SETTLEMENT DAY	Transfer or cancel your current utilities			☐
FOUR WEEKS FROM SETTLEMENT DAY	Ask your mortgage adviser to have the loan documents issued to us as soon as the settlement date is confirmed. Allow 5 to 7 working days from loan documents to settlement.	How long each step takes: Key Dates		☐
FOUR WEEKS FROM SETTLEMENT DAY	Confirm insurance cover (certificate of currency) meets bank's requirements (total replacement) and note's bank as interested party/mortgagee			☐
ONE WEEK FROM SETTLEMENT DAY	We receive the settlement statement from the seller's lawyer, check it, and tell you the balance to pay.	What happens on the day: Settlement day guide		☐

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
ONE WEEK FROM SETTLEMENT DAY	Book your signing appointment with us to sign and discuss:	Settlement day guide		☐
	Loan documents			☐
	Settlement Statement			☐
	Cash contribution (if any)			☐
	Transfer or cancel your current utilities			☐
	Account number/deposit slip where any remaining funds will be deposited			☐
	Land Transfer Statement			☐
	OIO Statement			☐
ONE WEEK FROM SETTLEMENT DAY	Complete pre-settlement inspection	Pre-settlement inspection checklist		☐
ONE WEEK FROM SETTLEMENT DAY	Provide cash contribution/savings to HouseMe Legal's Trust Account so the funds are ready to be used on the Settlement Day			☐

HouseMe Legal's Sherpas	Client	Seller's Lawyer	Real Estate Agent
 Rebecca and Angus			

STAGE 4: SETTLEMENT DAY AND YOUR NEW HOME

WHEN	ACTION	WANT TO KNOW MORE?	WHO IS INVOLVED?	DONE? ✓
SETTLEMENT DAY	Lender sends money to HouseMe Legal's trust account.The money sits alongside the client's cash contribution, Kiwisaver, etc.	What happens on the day: Settlement day guide		☐
SETTLEMENT DAY	HouseMe Legal will receive an undertaking from the Seller's lawyer that they are ready to settle and will release the title into the client's name upon receipt of the settlement funds. HouseMe Legal then undertakes it has paid the money to the Seller's lawyer.Transfer and mortgage are registered at LINZ.	Hour by hour: Settlement day guide		☐
SETTLEMENT DAY	Agent gives the keys to the client			☐
AFTER SETTLEMENT	Copy of the title and bill is sent to the client			☐
AFTER SETTLEMENT	Copy of the title is sent to the lender			☐
AFTER SETTLEMENT	We tell the council you are the new owner.			☐
AFTER SETTLEMENT	Tell your friends and family about your new address. Keep this checklist: every HouseMe Legal tool and calculator is at tools.housemelegal.co.nz	Free tools and calculators		☐

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