My First Mortgage
Options, Advice, Service and Price

YAY! YOU'RE PRE-APPROVED
WHAT NEXT?

The hard work for your Home Loan is done and there are now only two things left to do;

1. Find the right house and make an offer - talk to us about including a Finance Condition
2. Meet the conditions on your loan offer – we're here to help explain and tick these off for you.

WE'LL BE HERE THROUGHOUT THE WHOLE PROCESS

- Advice on making an offer
- Liaising with your lawyer, the real estate agent, your accountant if/as required
- Negotiating with the bank on interest rates and cash back
- Advise the best structure which will suit your situation
- Arranging valuations if required

There are a bunch of helpful resources on our website, **WWW.MYMORTGAGE.CO.NZ** and like us on Facebook for regular updates.

❓ FAQ'S

- **My offer has a high rate, and a floating structure, will this change?**
  Don't worry, we'll negotiate this later, once we have ticked off the conditions and you have found a suitable property. We negotiate every deal with the bank on a case by case basis to ensure you get the best deal possible.
- **Can I buy any property I want?**
  Most standard residential properties will be acceptable to the bank, but sometimes they have restrictions in rare cases. If you're not sure it's a good idea to have a chat with us.
- **What does a lawyer do and how much do they cost?**
  Your lawyer will take care of the property transaction, from negotiating with the vendor, to facilitating the withdrawal of Kiwisaver or Home Start funds, and finally will register your mortgage and complete the transfer of funds and property on settlement day. They will normally charge between $1500 - $2000 depending on the level of involvement required.
- **What's a Registered Valuation and what do they cost?**
  A Registered Valuation is completed by an independent valuer, and normally cost between $650 - $750 depending on the property. These take around 5 days, and we'll take care of arranging this for you.

CLAIRE MARTIN, ADAM THOMPSON AND THE MY MORTGAGE TEAM

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